

GOVERNMENT OF ANDHRA PRADESH
ABSTRACT

AGRICULTURE – Weather Based Crop Insurance Scheme (WBCIS) – Rabi2012-13 – Notification for Mango, Banana, and Cashew nut in certain Districts for implementation of the Scheme - Orders – Issued.

AGRICULTURE & CO –OPERATION (FPII) DEPARTMENT

G.O.Rt.NO. 1254

Dated :09.11.2012.

Read :

1. From the Commissioner & Director of Agriculture, A.P., Hyderabad, Letter No.Crop.Ins.(2)683/2012, dated :19.10.2012.

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ORDER:

The following Notification shall be published in the A.P. State Gazette:

NOTIFICATION

The Government of Andhra Pradesh hereby notify the following Crops and Districts during Rabi 2012-13. The main features / Operational Modalities of the scheme and Term Sheets vide Annexure I to IX in respect of Mango Crop, Annexure I to XVII in respect of Banana (Fruit) and Annexure I to XI in respect of Cashew nut crop are appended to this Order.

S. No	District	Crop Proposed
1.	Srikakulam, Vizianagaram, Visakhapatnam, East Godavari, West Godavari, Krishna, YSR Kadapa, Kurnool, Chittoor, Rangareddy, Mahaboobnagar, Nalgonda, Warangal, Khammam, Karimnagar, Adilabad and Medak (17 Districts)	Mango
2	Vizianagaram, East Godavari, YSR Kadapa, Kurnool & Guntur (5 Districts)	Banana (Fruit)
3	Srikakulam and Vizianagaram (2 Districts)	Cashew nut

2. The Commissioner & Director of Agriculture, Hyderabad shall take further action in the matter.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

V. NAGI REDDY
PRINCIPAL SECRETARY TO GOVERNMENT

To

The Commissioner of Printing & Stationery (Printing Wing), Chanchalguda, Hyderabad, with a request to publish the Notification in the A.P. Extraordinary Gazette and supply 100 copies of the same.

Copy:

The Commissioner & Director of Agriculture, A.P., Hyderabad.

Copy to the Deputy General Manager AIC of India Limited, Hyderabad.

Sf/Sc.

// FORWARDED BY ORDER //

SECTION OFFICER

Notification of Mango, Banana & Cashew nut Plantations under
Weather Based Crop Insurance Scheme
during Rabi 2012-13 season.

THE MAIN FEATURES / OPERATIONAL MODALITIES

Weather Based Crop Insurance Scheme (WBCIS) helps to mitigate the hardships of the farmers against the likelihood of financial losses on account of anticipated crop loss resulting from the incidence of adverse weather conditions of weather parameters like Temperature, Rainfall, Humidity etc. In accordance with the administrative instructions of the Department of Agriculture & Cooperation of Ministry of Agriculture, Government of India, vide their letter **ref.no.13011/01/2008-credit II dated 7th March,2012**. Government of Andhra Pradesh is implementing WBCIS during Rabi, 2012-13 season for **Mango, Banana and Cashew nut plantations**.

1. PLANTATIONS/DISTRICTS NOTIFIED:

(a) **MANGO PLANTATIONS** in all the mandals of Adilabad, Karimnagar, Mahabubnagar, Rangareddy, Nalgonda, Warangal, Medak, Khammam, Srikakulam, Vizianagaram, Visakhapatnam, East Godavari, West Godavari, Krishna, Chittoor, Kurnool and Kadapa districts.

(b) **BANANA PLANTATIONS** in selected mandals of the districts of Vizianagaram, East Godavari, Kurnool, Guntur and Kadapa.

(c) **CASHEW NUT PLANTATIONS** in selected mandals of the districts of Vizianagaram and Srikakulam.

2. REFERENCE WEATHER STATIONS:

The lists of Reference Unit Areas (RUAs) in the respective districts notified along with a list of corresponding Reference Weather Stations (RWS) and Back up Weather Stations (BWS) for **Mango Plantation** is annexed (annexure-II.1a to II.17a), for **Banana Plantation** is annexed (annexure- VI to X) and for **Cashew nut Plantation** is annexed (annexure III&IV). *In case of non-availability of weather data from the mentioned Reference Weather Stations or from Back up Weather Stations, as alternative, State Govt. Mandal level Rain gauge Stations/IMD Weather Stations will be considered for weather data updating.*

3. AREA APPROACH:

Reference unit areas are linked to specific reference weather stations and the reference unit areas are the Geographical areas situated around the reference weather stations, which is deemed to be reflective of the Reference Weather Stations' for weather data. To the extent feasible, such Reference Unit-Area shall be restricted to Mandal for notified weather parameters.

4. CULTIVATORS ELIGIBLE FOR COVERAGE:

All the cultivators (including sharecroppers and tenant cultivators) growing the Notified Plantation i.e., Mango, Banana & Cashew nut in any of the Reference Unit Areas shall be eligible for coverage. The Scheme shall be:

Compulsory: For all LOANEE APPLICANT CULTIVATORS i.e. those who have sanctioned Credit Limit from Financial Institutions (Co-op Banks, Commercial Banks including private commercial Banks, RRB's etc.,) for the Notified Crops in a Reference Unit Area.

Voluntary: For NON-LOANEE CULTIVATORS i.e. those who do not have Sanctioned Credit Limit from any Financial Institution for the Notified Crops in a Reference Unit Area.

5. PERILS COVERED: Following are the weather perils, which are deemed to cause “Adverse Weather Incidence” affecting crop health, leading to crop loss, would be covered under the Scheme:

For Mango Plantation:

- i) Excess/Unseasonal Rainfall
- ii) Pests & Diseases (High Relative Humidity & Low Temp.)
- iii) Daily Temperature Fluctuation
- iv) Daily Maximum Wind Speed

For Banana Plantation

- i) High Relative Humidity
- ii) Excess Rainfall
- iii) High Temperature
- iv) High Wind Speed

For Cashew Nut Plantation

- i) Un seasonal/Excess Rainfall
- ii) High Temperature
- iii) Disease congenial climate
- iv) High Wind Speed

6. RISK PERIOD:

For Mango Plantation: Risk period commences from **15th Dec, 2012** and will be in force till **31st May, 2012** and the table containing the coverage periods at different phases are given here:

Table-1: Coverage details:

SI No.	Name of the Cover	Period From-To
1	Excess/Unseasonal Rain fall cover	15 Dec,2012 to 28 Feb,2013
2	Cover against Pests and Disease Incidence	15 Dec,2012 to 28 Feb,2013
3	Daily Temperature fluctuation cover	01 Jan,2013 to 15 Mar,2013
4	Daily Maximum Wind speed cover	01 Mar,2013 to31 May,2013

For Banana Plantation: Risk period commences from **15th December, 2012** and will be in force till **31st May, 2013**. The table containing the coverage periods at different phases are given here

Table-1: Coverage details:

SI No.	Name of the Cover	Period From-To
1	High Relative Humidity	15 th December, 2012 to 30 th April, 2013
2	Excess Rainfall	1 st February, 2013 to 31 st May, 2013
3	High Temperature	1 st March, 2013 to 31 st May, 2013
4	High Wind Speed	1 st Feb, 2013 to 31 st May, 2013

For Cashew nut Plantation: Risk period commences from **15th December, 2012** and will be in force till **30th April, 2013**. The table containing the coverage periods at different phases are given here:

Table-1: Coverage details:

SI No.	Name of the Cover	Period From-To
1	Un seasonal/Excess Rainfall	15 th December, 2012 to 15 th March, 2013
2	High Temperature	15 th January, 2013 to 15 th March, 2013
3	Disease congenial climate	15 th January, 2013 to 28 th Feb, 2013
4	High Wind Speed	1 st March, 2013 to 30 th April, 2013

7. RISK ACCEPTANCE PERIOD for Mango, Banana & Cashew nut plantation: Up to 15th December, 2012.

8. SEASONALITY DISCIPLINE: Seasonality Discipline and the broad cut-off dates are indicated below:

Table-2:

Sl.no	Activity	Loanee Farmers	Non Loanee Farmers
1	Cut-off date for risk coverage	Having availed the loan / sanction credit limit from 01/07/12 to 15/12/2012	Submission of proposals on or before 15/12/2012
2	Submission of declarations from nodal banks to AIC.	On or before 15/01/2013	On or before 31/12/2012
3	Insurance intermediaries/PSU General Insurance Companies or MI agents to AIC		On or before 31/12/2012

9. COVERAGE PROCEDURE:

(a) Insurance coverage of Loanee Applicant Cultivators shall be through the existing network of Financial Institutions (FI) at the grass-root level using Nodal Bank systems as in National Agricultural Insurance Scheme (NAIS).

(b) Insurance coverage of Non-loanee cultivators shall be through the existing network of (FIs) at the grass-root level; Dept. of Horticulture/Agriculture, the Insurance Intermediaries, Micro Insurance Agents and Authorised Representative of AIC.

(c) Nodal Bank Branches shall be paid by AIC a service charge of 5% on the actual premium amount remitted by them, being in the nature of sharing the incidental management expenses incurred by them for servicing the Scheme.

(d) Operational Modalities to the Financial Institutions are annexed here (**Annexure IX, XVII and XI respectively** for Mango, Banana and Cashew nut plantations).

10. SUM INSURED:

For Mango Plantation: ₹.450/- per tree in the age group of 5-15 years and ₹.800/- per tree in the age group of 16-50 years.

Loanee Applicant Cultivator's: 'Area under cultivation' for the Notified Plantation as already declared by him in the Loan Application form for the purpose of fixing his "Maximum Borrowing Limit (MBL)" by the Lending FI, multiplied by the stipulated Sum Insured per hectare i.e., on average for 100 mango trees coverage.

Non-Loanee Cultivators: The Cultivators shall declare the 'area under cultivation' for each Notified Plantation in the Insurance Proposal Form. Similar to loanee the coverage of hectare means average of 100 mango trees.

For Banana Plantation: ₹.1,00,000/- per hectare.

Loanee Applicant Cultivator's: 'Area under cultivation' for the Notified Plantation as already declared by him in the Loan Application form for the purpose of fixing his "Maximum Borrowing Limit (MBL)" by the Lending FI, multiplied by the stipulated Sum Insured per hectare i.e., Rs.1,00,000/-.

Non-Loanee Cultivators: The Cultivators shall declare the 'area under cultivation' for each Notified Plantation in the Insurance Proposal Form.

For Cashew Nut Plantation: ₹. 50,000/- per hectare.

Loanee Applicant Cultivator's: 'Area under cultivation' for the Notified Plantation as already declared by him in the Loan Application form for the purpose of fixing his "Maximum Borrowing Limit (MBL)" by the Lending FI, multiplied by the stipulated Sum Insured per hectare i.e., Rs.50,000/-.

Non-Loanee Cultivators: The Cultivators shall declare the 'area under cultivation' for each Notified Plantation in the Insurance Proposal Form.

11. PREMIUM RATE, SUBSIDY AND REMITTENCE OF PREMIUM:

A ready reckoner of Premium sharing, subsidy portion and farmer's Contribution is presented in the table. The farmer's contribution is exactly 50% of the total premium. The balance premium shall be shared by Central Govt. and Government of Andhra Pradesh on 50:50 basis and released as upfront subsidy and for AIC the risk incepts only upon receiving the full premium.

The premium shall be remitted through Demand Draft favouring "**AIC of India, A/c No.008010200023922** payable at Hyderabad". Separate Demand Drafts need to be obtained for coverage of Loanee and Non-loanee farmers.

TABLE SHOWING THE PREMIUM SHARING FOR MANGO PLANTATIONS

Age of the Tree	S.I. per Tree ₹.	Actuarial Premium Rate	Premium per tree ₹.	Subsidy from State Govt. ₹.	Subsidy from Govt. of India ₹.	Farmers Contribution ₹.		
						Per Tree	Per Acre	Per Hectare
5-15 yrs	450	11.50%	52	13	13	26	1,040	2,600
16-50 yrs	800	11.50%	92	23	23	46	1,840	4,600

TABLE SHOWING THE PREMIUM SHARING FOR BANANA PLANTATIONS						
S.I per hectare in ₹	Actuarial Premium Rate	Premium per Hectare ₹	Subsidy from State Govt. ₹	Subsidy from Govt. of India ₹	Farmers Contribution ₹	
					Per Acre	Per Hectare
1,00,000	11.50%	11,500	2,875	2,875	2,300	5,750

TABLE SHOWING THE PREMIUM SHARING FOR CASHEW NUT PLANTATIONS							
Age of the Tree	S.I. per Tree ₹.	Actuarial Premium Rate	Premium per tree ₹.	Subsidy from State Govt. ₹.	Subsidy from Govt. of India ₹.	Farmers Contribution ₹.	
						Per Acre	Per Hectare
4 years & above	50,000	12%	6,000	1,500	1,500	1,200	3,000

12. COMPENSATION PAY-OUT: Payout computation would be based on the notified weather parameters and the details of triggers which are specified in the term sheets as shown in item 17. Maximum payout will be limited to Sum Insured.

TRIGGER WEATHER: Trigger Weather is pre-defined and being per annexure with reference to the weather parameters and Reference Unit Area as detailed above and has been fixed so, keeping in mind the broad weather parameter requirement **of Mango** in all the mandals of all these 17 districts being notified and the relevant term sheets applicable for these mandals of the said districts are annexed herewith in Annexure **I.1.ato I.17.a. For Banana** in selected mandals of Vizianagaram, East Godavari, Kurnool, Guntur and Kadapa Districts. The relevant term sheets applicable for the selected mandals of the said districts are annexed herewith in Annexure **I.a to I.i, II.a to II.f, III.a to III.e, IV.a to IV.e & V.a to V.e. For Cashew Nut** in selected mandals of Vizianagaram, and Srikakulam Districts the relevant term sheets applicable for the selected mandals of the said districts are annexed herewith in Annexure **I.a to I.n & II.a to II.h.**

13. SUBMISSION & STORING OF WEATHER DATA: Weather data will be provided by Automatic Weather Stations set up by Andhra Pradesh State Disaster Mitigation Society of planning dept., of Govt. of Andhra Pradesh to AIC on day to day basis for the insured period i.e., from 15th December 2012 to 31st May, 2013.

REFERENCE WEATHER STATION (RWS): This refers to the Automatic Weather Station operating for the particular Reference Unit Area i.e., mandal (as detailed in the annexure) operating for the relevant Reference Unit Area for generating the Weather Data during the current season based on which payouts are processed.

BACK-UP WEATHER STATION (RWS): It is a substitute Weather Station to be used only in case the weather data from the specified Reference Weather Station for the current season is unavailable/defective for any reason. In the extreme case of absence of BWS data, data of BWS or alternate data (Manual rainguage station data for rainfall) may be adopted. Names of both Reference and Back-up Weather Stations are detailed in annexure (**II.1a to II.17a (Mango), VI to X(Banana) & III,IV (Cashew nut)**).

14. PAY-OUT DISBURSEMENT:

(a) Pay-outs would normally be made by AIC to the Nodal Banks in respect of loanee and to insured non-loanee farmers who are enrolled directly or through other channels.

(b) So far as the Insured is concerned, the Pay-out procedure shall be automatic; that is to say, Payouts would be automatically computed by AIC on the basis of Actual Weather Data received and the Pay-out would be automatically credited to the Insured's Bank

15. ADMINISTRATION OF THE SCHEME:

The Scheme shall be administered by AIC whose responsibilities are subject to the discharge of the roles and responsibilities of the other Agencies/Financial Institutions/Govt. Departments/Committees as laid down in the Scheme Document and its Operational Modalities.

16. PUBLICITY & AWARENESS:

Dept. of Horticulture/Agriculture would take up wide publicity and awareness camps in coordination with AIC to popularize the scheme and mobilize coverage of maximum number of loanee and non-loanee farmers.

17. TERM SHEET:

The term sheets contain the details of triggers for Excess/Unseasonal Rainfall, Average Relative Humidity, Maximum & Minimum Temperature and Maximum Wind speed wherever applicable.

18. LIMITATIONS & DISCLAIMERS:

(a) The Scheme is NOT a Yield Guarantee Scheme, and is based on "Area Approach" as opposed to "Individual Approach" - whereby assessment of compensation would be made on Reference Unit Area Basis and not on the basis of every individual insured who might have suffered a loss:

(b) The Scheme shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation or on non-disclosure in any material fact in the proposal form/ personal statement/declaration and connected documents, or any material information having been concealed, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this Scheme.

(c) ***Further, the claims under Weather Based Crop Insurance Scheme (W.B.C.I.S) shall be settled on the basis of the weather data furnished by the APSDMS, State Govt. Mandal level Rain gauge Stations/IMD Weather Stations for the notified crops & districts and not on the basis of individual declaration of crop damage Annavari Certificate/Gazette notification declaring the area Drought /Flood/ Cyclone affected etc., Issued by the Government.***

Enclosures:

For Mango Plantations:

- | | |
|-------------------------------|---|
| 1. Annexure I.1.a to 1.17.a | -- Term Sheets for the 17 districts being notified |
| 2. Annexure II.1.a to II.17.a | -- Notified RUAs & List of AWS/BWS for the 17 dist. |
| 3. Annexure III | -- WBCIS Proposal Form |
| 4. Annexure IV | -- WBCIS Declaration Form (Loanee) |
| 5. Annexure V | -- WBCIS Declaration Form (Non-loanee) |
| 6. Annexure VI | -- WBCIS Declaration Form (Insurance Intermediary) |
| 7. Annexure VII | -- Performa of List of Cultivators - Loanee Farmers |
| 8. Annexure VIII | -- Performa of List of Cultivators - Non-loanee Farmers |
| 9. Annexure IX | -- WBCIS Guidelines for Bankers |

For Banana Plantations:

- | | |
|----------------------------|---|
| 1. Annexure I.a to I.i | ---Termsheets for the Vizianagaram district |
| 2. Annexure II.a to II.f | ---Termsheets for the East Godavari district. |
| 3. Annexure III.a to III.e | ---Termsheets for the Kadapa district. |
| 4. Annexure IV.a to IV.e | ---Termsheets for the Kurnool district. |
| 5. Annexure V.a to V.e | ---Termsheets for the Guntur district. |
| 6. Annexure VI to X | ---Notified RUAs& list of AWS/BWS for the 5 mandals. |
| 7. Annexure XI | ---WBCIS Proposal Form |
| 8. Annexure XII | --- WBCIS Declaration Form (Loanee) |
| 9. Annexure XIII | ---WBCIS Declaration Form (Non-Loanee) |
| 10. Annexure XIV | ---WBCIS Declaration Form (Insurance Intermediary) |
| 11. Annexure XV | ---Performa of List of Cultivators-Loanee farmers. |
| 12. Annexure XVI | --- Performa of List of Cultivators-Non-Loanee farmers. |
| 13. Annexure XVII | --- WBCIS Guidelines for Bankers. |

For Cashew nut Plantations:

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|--------------------------|---|
| 1. Annexure I.a to I.n | --- Termsheets for the Vizianagaram district. |
| 2. Annexure II.a to II.h | --- Termsheets for the Srikakulam district. |
| 3. Annexure III | --- Notified RUAs& list of AWS/BWS for the Vizianagaram |
| 4. Annexure IV | --- Notified RUAs& list of AWS/BWS for the Srikakulam. |
| 5. Annexure V | --- WBCIS Proposal Form. |
| 6. Annexure VI | --- WBCIS Declaration Form (Loanee) |
| 7. Annexure VII | --- WBCIS Declaration Form (Non-Loanee) |
| 8. Annexure VIII | --- WBCIS Declaration Form (Insurance Intermediary) |
| 9. Annexure IX | --- Performa of List of Cultivators-Loanee farmers. |
| 10. Annexure X | --- Performa of List of Cultivators-Non-Loanee farmers. |
| 11. Annexure XI | --- WBCIS Guidelines for Bankers. |

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop: **MANGO**
 State: **ANDHRA PRADESH**
 District: **ADILABAD**

Annexure.I.1a

Unit : Tree

Mandal: **BELLAMPALLI**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutively two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm, (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day)	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

		Payout Structure						
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

		Payout Structure						
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3	70	130
Range 4	110	130	3.36	72.8	140	6	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	26	46	11.5%	12.0%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop: MANGO	Annexure.I.1a
State: ANDHRA PRADESH	Mandals : Chennur, Vemanpalli , Kotapalle
District : ADILABAD	Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop: MANGO	Annexure.I.1a
State: ANDHRA PRADESH	Unit : Tree
District : ADILABAD	

Mandals : Dandepalli, Luxettipet, Kasipet, Tiryani, Asifabad, Wankdi

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET**

Crop: MANGO	Annexure.I.1a
State: ANDHRA PRADESH	Unit : Tree
District : ADILABAD	Mandal : JAIPUR

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET**

Crop: MANGO	Annexure.I.1a	
State: ANDHRA PRADESH	Mandals : Adilabad, Jainad, Bela, Narnoor, Indervalli, Kaddampeddur, Utnoor	Unit : Tree
District : ADILABAD	Jainoor, Kerameri, Sirpur(U), Jannaram	

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET**

Crop: MANGO	Mandals : Talamadugu, Tamsi, Gudihathnoor, Ichoda, Bajrahathnoor, Boath,	Annexure.I.1a
State: ANDHRA PRADESH	Neredigonda, Sarangapur, Kuntala, Kubeer, Bhainsa, Tanur, Mudhole, Lokeshwaram	Unit : Tree
District : ADILABAD	Dilwarpur, Nirmal, Laxmanchadda, Mamda, Khanpur	

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET**

Crop:	MANGO
State:	ANDHRA PRADESH
District:	ADILABAD

Annexure.I.1a

Unit : Tree

Mandal : **MANCHIRYAL**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District:	ADILABAD

Annexure I.1a

Unit : Tree

Mandal : **MANDAMARRI**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET**

Crop: MANGO	Annexure.I.1a
State: ANDHRA PRADESH	Unit : Tree
District : ADILABAD	Mandal : NENNAL

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET**

Crop: MANGO	Annexure.I.1a
State: ANDHRA PRADESH	Unit : Tree
District : ADILABAD	

Mandals : Rebbana, kagaznagar, Sirpur (T), Koutala

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	23	23	1.25	40	40
Range 3	110	130	1.10	45	45	2.00	80	80
Range 4	130	150	2.00	85	85	3.50	150.0	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	250.0	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop: MANGO	Annexure.I.1a
State: ANDHRA PRADESH	Unit : Tree
District : ADILABAD	

Mandals : Tandur, Bheemni, Dahegoan,Bejjur

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop: MANGO	Mandals : Husnabad, Bheemdevapuralli, Elkathurthi, Kamalapur, Huzurabad, Kesavapatnam	Annexure I 2.a
State: ANDHRA PRADESH	Saidapur, Jammikunta, Veenavanka, Odela, Srirampur, Mutharam Manthani, Kamanpur, Manthani	Unit : Tree
District : KARIMNAGAR	Malharrao, Kataram, Mahadevpur, Mutharam(Mah)	

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET**

Crop: MANGO	Mandals : Jagityal, Gollapalli, Velagatoor	Annexure.I.2.a	Unit : Tree
State: ANDHRA PRADESH			
District : KARIMNAGAR			

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	23	23	1.25	40	40
Range 3	110	130	1.10	45	45	2.00	80	80
Range 4	130	150	2.00	85	85	3.50	150	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	250	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop: MANGO	Mandals : Koheda, Chigurumamidi, Bejjanki, Thimmapur, Manakondur, Ramadurg, Choppadandi	Annexure.I.2.a
State: ANDHRA PRADESH	Gangadhara, Julapalli, Peddapalli, Dharmaram, Ramagundam, Sultanabad, Boinpalli, Ellanthakunta	Unit : Tree
District : KARIMNAGAR	Ramadugu	

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop: MANGO	Mandals : Koratla, Ibrahimpatnam, Mallapur	Annexure.I.2.a
State: ANDHRA PRADESH		Unit : Tree

District : **KARIMNAGAR**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure							
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140	6.00	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop: **MANGO**
State: **ANDHRA PRADESH**
District: **KARIMNAGAR**

Mandals : Mallial, Pegadapalle, Kodimiyal

Annexure.1.2.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District:	KARIMNAGAR

Mandals : Medipalle, Kathlapur., Metpalle,

Annexure.I.2.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	50	45	45	40	40	40

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	62	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	KARIMNAGAR

Mandals : Raikal, Sarangapur, Dharmapuri

Annexure.I.2.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District:	KARIMNAGAR

Mandals : Sircilla, Mustabad, Gambhiraopet, Yellareddipet, Konaraopet, Vemulawada, Chandurthi,

Annexure.I.2.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 25 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20

Maximum payout (Rs.)	110	200
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Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age							
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age							
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop: MANGO	Mandals : Atmakur, Wanaparthy, Pebbair, Pangal, Veepanagandla, Kollapur, Kothakota, Kudair	
State: ANDHRA PRADESH	Peddakothapalle, Lingal, Amrabad, Balmoor, Telkapalli, Gopalpet, Nagarkurnool,	Unit : Tree
District : MAHABUBNAGAR	Uppunuthala, Achampeta	

Annexure.I.3.a

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	33.0	35	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31	34	35.5	37.5	39

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age				15-50 Years of age			
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	250	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET**

Crop: MANGO	Mandals: Balanagar, Nawabpet, Keshampet, Mahabubnagar, Devarakadra, Dhanwada, Mangasnoor	Unit : Tree
State: ANDHRA PRADESH	Makthal, Narva, C C Kunta, Kondurg, Faruqnagar, Kothur	
District: MAHABUBNAGAR	Annexure.I.3.a	

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	33.0	35	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31	34	35.5	37.5	39

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop:	MANGO
State:	ANDHRA PRADESH
District :	MAHABUBNAGAR

Annexure.I.3.a

Unit : Tree
Mandal : BOMRASHPET

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	33.0	35	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31	34	35.5	37.5	39

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH

Mandals : Damaragidda, Narayanpet, Utkoor

Annexure.I.3.a

Unit : Tree

District : **MAHABUBNAGAR**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	33.0	35	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	31	34	35.5	37.5	39

Payout Structure :

Payout Structure							
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140	6.00	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop: **MANGO**
State: **ANDHRA PRADESH**
District : **MAHABUBNAGAR**

Annexure.1.3.a

Unit : Tree

Mandal : **DOULATHABAD**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 20 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	33.0	35	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31	34	35.5	37.5	39

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop: MANGO
State: ANDHRA PRADESH
District: MAHABUBNAGAR

Mandals : Ghattur, Dhaurur, Gadwal, Maldakal, Aiza, Waddepalli, Manopadu, Alampur, Itikyal

Annexure.I.3.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	33.0	35	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	31	34	35.5	37.5	39

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	MAHABUBNAGAR

Annexure I.3.a
Mandals : Jadccherla, Talakondapalli, Amangal, Madgul, Midjil, Veldanda, Vangoor, Kalwvakurthy, Thimmarajipeta, Bhootpur, Addakal, Ghanpur, Bijinepalle, Tandur, Peddamandadi

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	33.0	35	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31	34	35.5	37.5	39

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District:	MAHABUBNAGAR

Annexure.1.3.a

Unit : Tree
Mandal : KODANGAL

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 20 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20

Maximum payout (Rs.)	110	200
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Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	33.0	35	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31	34	35.5	37.5	39

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age				15-50 Years of age			
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	MAHABUBNAGAR

Mandals : Kosigi, Maddur, Koilkonda, Hanwada

Annexure.1.3.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 20 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	33.0	35	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31	34	35.5	37.5	39

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop: MANGO	Annexure I.4.a	
State: ANDHRA PRADESH	Mandals : Ibrahimpattnam, Hayathanagar, Ghatkesar, Uppal, Keesara, malkajigir	Unit : Tree
District : RANGAREDDY	Shameerpet,Medchal	

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13	14	15.5	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age				15-50 Years of age			
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	23	23	1.25	40	40
Range 3	110	130	1.10	45	45	2.00	80	80
Range 4	130	150	2.00	85	85	3.50	150	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	250	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET**

Crop: MANGO	Annexure.I.4.a	Unit : Tree
State: ANDHRA PRADESH		
District : RANGAREDDY	Mandal : KANDUKURU	

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13	14	15.5	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	23	23	1.25	40	40
Range 3	110	130	1.10	45	45	2.00	80	80
Range 4	130	150	2.00	85	85	3.50	150.0	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	250.0	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop: MANGO	Annexure.I.4.a	Unit : Tree
State: ANDHRA PRADESH	Mandals : Maheshwaram, Shamshabad, Saroornagar	
District : RANGAREDDY		

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13	14	15.5	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
 WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
 TERMSHEET

Crop: MANGO	Annexure.I.4.a	Unit : Tree
State: ANDHRA PRADESH	Mandals : Manchal, Yacharam	

District : RANGAREDDY

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index :

Consecutive two day's rainfall in excess of ERS 1, i.e., 20 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index :

The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters

Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C")	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index :

Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range

Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13	14	15.5	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Max Wind	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index :

Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger

Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13

TERMSHEET

Crop: MANGO

State: ANDHRA PRADESH

District : RANGAREDDY

Mandals : Moinabad, Rajendranagar, Shankarapalli, Serilingampalli, Balanagar

Qutballapur

Annexure.I.4.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 20 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 28-Feb	1-Mar to 15-Mar	
Min. Temperature (in Oc)	13.0	14.0	15.5	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District:	RANGAREDDY

Mandals : Parigi, Doma, Kulkacherla, Gandeed, Yelal, Tandur, Basheerabad

Annexure.I.4.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13	14	15.5	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District:	RANGAREDDY

Mandals : Pudur, Chevalla, Shabad

Annexure.I.4.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13	14	15.5	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	50	45	45	40	40	40

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	RANGAREDDY

Mandals : Vikarabad, Marpalli, Mominpet, Nawabpet, Bantaram, Peddemul, Dharui

Annexure.I.4.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 20 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20

Maximum payout (Rs.)	110	200
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Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13	14	15.5	17.0	19.0
Max. Temperature (in 0c)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure							
Daily Max Wind	5-15 Years of age				15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	70	90	0.40	8	8	0.75	15
Range 2	90	110	0.75	23	23	1.25	40
Range 3	110	130	1.10	45	45	2.00	80
Range 4	130	150	2.00	85	85	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind	5-15 Years of age				15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18
Range 2	50	90	0.73	39.2	39.2	1.30	70
Range 3	90	110	1.68	72.8	72.8	3.00	130
Range 4	110	130	3.36	140	140	6.00	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop: **MANGO**
 State: **ANDHRA PRADESH**
 District: **NALGONDA**

Annexure.I.5.a

Unit : Tree

Mandal : **ALAIR**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure							
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Total Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140	6.00	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET**

Crop: MANGO	Mandals : Atmakur (M), Gundala, Thirumalagiri, Tungathurthi, Nuthankal,	Annexure I.S.a
State: ANDHRA PRADESH	Jajireddigudem, Saligouraram, Mothkur	Unit : Tree
District : NALGONDA		

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age				15-50 Years of age			
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	23	23	1.25	40	40
Range 3	110	130	1.10	45	45	2.00	80	80
Range 4	130	150	2.00	85	85	3.50	150.0	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	250.0	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop:	MANGO
State:	ANDHRA PRADESH
District :	NALGONDA

Mandals : Bommala Ramaram, Pochampalli

Annexure.I.5.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 20 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH

Annexure.I.5.a

Unit : Tree

District : **NALGONDA**Mandal : **BHONGIR****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C")	8	8
Notional Payout (Rs./day)	19.17	33.33
Maximum Payout (Rs.)	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure							
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140	6.00	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop: **MANGO**
 State: **ANDHRA PRADESH**
 District: **NALGONDA**

Annexure.1.5.a

Unit : Tree

Mandal : **BIBINAGAR****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 20 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop: MANGO
State: ANDHRA PRADESH
District: NALGONDA

Mandals :Chityal, Narketpalli, Narayanpur, Munugode, Chjandur, Kangal, Chintapalli
Nampalli, Gurrampod, Anumula, Devarakonda, Pada Adiserlapalli, Peddavura,
Gundlapalli, Chandampet

Annexure.I.5.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age			15-50 Years of age				
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	NALGONDA

Annexure.I.5.a

Unit : Tree

Mandal : CHOUTUPPAL

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District:	NALGONDA

Mandals : Nalgonda, Thipparthi, Vemulapalli, Penpahad, Munagala, Nandigudem, Thripuraram, Miryalaguda, Garidepalli, Chilukur, Kodad, Nidamanur, Damercharla, Neredcherla, Mattampalle, Mellacheruvu, Huzurnagar,

Annexure I.5.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 20 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20

Maximum payout (Rs.)	110	200
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Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age				15-50 Years of age			
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	NALGONDA

Mandals : Turkapalli, Rajapet, Gundala

Annexure.I.5.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 20 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C")	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max	5-15 Years of age			15-50 Years of age				
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop: MANGO	Mandals : Valigonda, Ramannapet, Kattangur, Nakrekal, Kethepalli, Suryapet, Atmakur
State: ANDHRA PRADESH	(S), Mothe, Chivemula
District : NALGONDA	

Unit : Tree

Annexure.I.5.a

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 20 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period :	15-Dec-12	to	28-Feb-13
Maximum payout (Rs.)	5-15 Yrs of age 115 Rs.	15-50 Yrs of age 200 Rs.	

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age 85	15-50 Yrs of age 150
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Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age 140 Rs.	15-50 Yrs of age 250 Rs.
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Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.68	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	NALGONDA

Annexure I.5.a

Unit : Tree

Mandal : YADAGIRIGUTTA

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 30 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age 115 Rs.	15-50 Yrs of age 200 Rs.
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Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop: MANGO	Annexure.I.6.a
State: ANDHRA PRADESH	Unit : Tree
District : WARANGAL	

Mandals : Dharmasagar, Zaffergadh,

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperature \

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age				15-50 Years of age			
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	23	23	1.25	40	40
Range 3	110	130	1.10	45	45	2.00	80	80
Range 4	130	150	2.00	85	85	3.50	150.0	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	250.0	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET**

Crop: MANGO	Annexure.I.6.a	
State: ANDHRA PRADESH	Mandals : Ghanpur Stn., Narmetta, Raghunathapalli, Lingala Ghanpur,	Unit : Tree
District : WARANGAL	Devarauppal, Govindaraopet	

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age				15-50 Years of age			
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	23	23	1.25	40	40
Range 3	110	130	1.10	45	45	2.00	80	80
Range 4	130	150	2.00	85	85	3.50	150.0	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	250.0	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop: MANGO	Mandals : Kesamudram, Nekkonda, Chennaraopet, Khanapur, Narsampet,	Annexure.I.6.a
State: ANDHRA PRADESH	Nallibelli, Mulugu, Venkatapur	Unit : Tree
District : WARANGAL		

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
					30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop: MANGO	Mandals : Kuravi, Dornakal	Annexure.I.6.a
State: ANDHRA PRADESH		Unit : Tree

District : WARANGAL

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index :

Consecutive two day's rainfall in excess of ERS 1, i.e., 30 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index :

The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters

Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C")	8	8
Notional Payout (Rs./day)	19.17	33.33
Maximum Payout (Rs.)	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index :

Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range

Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure							
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index :

Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger

Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140	6.00	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13

TERMSHEET

Crop: MANGO

State: ANDHRA PRADESH

District: WARANGAL

Mandals : Maddur, Cheriya, Bachannapet, Jangaon

Annexure.1.6.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District:	WARANGAL

Mandals : Mahaboobabad, Gudur, Kothagudem, Tadvai, Eturunagaram, Mangapet, Warangal

Annexure.I.6.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age			15-50 Years of age				
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	WARANGAL

Annexure.I.6.a

Unit : Tree
Mandal : MARRIPEDA

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age				15-50 Years of age			
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
					30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District:	WARANGAL

Mandals : Rayaparthi, Palakurthy, Kodakandla

Annexure I.6.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 25 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20

Maximum payout (Rs.)	110	200
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Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	15.5	16.5	18.0	19.5
Max. Temperature (in 0c)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age							
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	23	23	1.25	40	40
Range 3	110	130	1.10	45	45	2.00	80	80
Range 4	130	150	2.00	85	85	3.50	150.0	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age							
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	250.0	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	WARANGAL

Mandals : Thorur, Narsimulpet, Nellikuduru, Parvathagiri

Annexure.1.6.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 20 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max			5-15 Years of age			15-50 Years of age		
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	WARANGAL

Mandals : Wardhannapet, Hasanparthi, Hanmakonda, Sangem, Geesukonda, Duggondi, Atmakur, Shyampet, Parkal, Regonda, Mogullapalli, Chityal, Ghanpur, BhooPalpalli	Annexure.I.6.a
	Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 20 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop: **MANGO**
 State: **ANDHRA PRADESH**
 District: **KHAMMAM**

Annexure.I.7.a

Mandal : Aswaraopeta, Chintoor, Kunavaram, Vararamachandrapuram, Kukunoor, Valairpad

Unit:Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age				15-50 Years of age			
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	23	23	1.25	40	40
Range 3	110	130	1.10	45	45	2.00	80	80
Range 4	130	150	2.00	85	85	3.50	150.0	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	250.0	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET**

Crop: MANGO	Annexure.1.7 a
State: ANDHRA PRADESH	Unit : Tree
District : KHAMMAM	

Mandal : Chandrugonda, Kothagudem, Tekulapalli

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age				15-50 Years of age			
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	23	23	1.25	40	40
Range 3	110	130	1.10	45	45	2.00	80	80
Range 4	130	150	2.00	85	85	3.50	150.0	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	250.0	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop:	MANGO
State:	ANDHRA PRADESH
District:	KHAMMAM

Annexure.I.7.a

Unit : Tree
Mandal : DAMMAPETA

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
 WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH

Mandal : Kallur, Enkoor, Julurpad, Singareni, Kamepalli, Garla, Bayyaram,

Annexure.I.7.a

Unit : Tree

District : **KHAMMAM**

Yellandu, Madhira, Yerrupalem

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13
Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C")	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13

TERMSHEET

Crop: **MANGO**
State: **ANDHRA PRADESH**
District : **KHAMMAM**

Mandal : Mulakalapalli, Burgampahad, Badrachalam, Dummugude

Annexure:1,7.a
Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District:	KHAMMAM

Mandal : Palwancha, Wazeed, Venkatapuram, Cherla, Pinapaka, Gundala, Manuguru
Aswapuram

Annexure.I.7.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age							
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age							
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	KHAMMAM

Annexure.I.7.a

Unit : Tree

Mandal : PENUBALLI

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (*C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	KHAMMAM

Annexure.I.7.a

Unit : Tree
Mandal : SATHUPALLI

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20

Maximum payout (Rs.)	110	200
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Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15	16	17	18.0	19.5
Max. Temperature (in 0c)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age				15-50 Years of age			
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	23	23	1.25	40	40
Range 3	110	130	1.10	45	45	2.00	80	80
Range 4	130	150	2.00	85	85	3.50	150.0	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	250.0	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	KHAMMAM

Mandal :	Thallada, Tirumalayapalem, Khammam Rural, Kusumanchi, Nelakondapalli, Mudigonda, Chintakani, Wyra, Bonakal, Konijerla, Khammam Urban
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Annexure.I.7.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C")	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max	5-15 Years of age			15-50 Years of age				
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	KHAMMAM

Annexure.I.7.a

Unit : Tree
Mandal : VEMSOOR

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET**

Crop: MANGO	Annexure I.8.a
State: ANDHRA PRADESH	Unit : Tree
District : SRIKAKULAM	

Mandals : Etcherla, Srikakulam, Gara, Polaki, Narsannapeta, Jalumuru

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	23	23	1.25	40	40
Range 3	110	130	1.10	45	45	2.00	80	80
Range 4	130	150	2.00	85	85	3.50	150.0	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age			15-50 Years of age				
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	250.0	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop: MANGO	Annexure.I.8.a
State: ANDHRA PRADESH	Unit : Tree
District : SRIKAKULAM	

Mandals : Gganguvari Sigadam

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	23	23	1.25	40	40
Range 3	110	130	1.10	45	45	2.00	80	80
Range 4	130	150	2.00	85	85	3.50	150.0	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age			15-50 Years of age				
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	250.0	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop:	MANGO
State:	ANDHRA PRADESH
District :	SRIKAKULAM

Annexure.I.8.a

Unit : Tree
Mandal : LAVERU

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (*C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH

Mandals : Meliaputti, Santabommili, Tekkali, Patapatnam

Annexure.I.8.a

Unit : Tree

District : **SRIKAKULAM**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C")	8	8
Notional Payout (Rs./day)	19.17	33.33
Maximum Payout (Rs.)	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30	31	32	33.5	35

Payout Structure :

Payout Structure							
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140	6.00	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET**

Crop: **MANGO**
State: **ANDHRA PRADESH**
District : **SRIKAKULAM**

Mandals : Nandigam, Vazrapukotturu, Palasa, Mandasa, Sompeta, Kanchili, Kaviti, Itchapuram

Annexure.1.8.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age			15-50 Years of age				
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District:	SRIKAKULAM

Mandals :Ponduru, Burja, Sarubujjili, Amadalavalasa

Annexure.I.8.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	SRIKAKULAM

Mandals : Regadi Amadalavalasa, Palakonda

Annexure.I.8.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District:	SRIKAKULAM

Mandals : Rajam, Santakaviti

Annexure.I.8.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20

Maximum payout (Rs.)	110	200
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Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5
Max. Temperature (in 0c)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age				15-50 Years of age			
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	23	23	1.25	40	40
Range 3	110	130	1.10	45	45	2.00	80	80
Range 4	130	150	2.00	85	85	3.50	150.0	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	250.0	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	SRIKAKULAM

Annexure I.8.a

Unit : Tree
Mandal : RANASTHALAM

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C")	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30	31	32	33.5	35

Payout Structure :

Payout Structure							
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140	6.00	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	SRIKAKULAM

Mandals : Saravakota, Kothabommali

Annexure.1.8.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 35 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period :	15-Dec-12	to	28-Feb-13
Maximum payout (Rs.)	5-15 Yrs of age 115 Rs.	15-50 Yrs of age 200 Rs.	

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age 85	15-50 Yrs of age 150
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Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age 140 Rs.	15-50 Yrs of age 250 Rs.
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Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	SRIKAKULAM

Mandals : Veeraghattam, Vangara, Seetampeta, Kotturu, Bhamini, Hiramandalam

Annexure.I.8.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age 115 Rs.	15-50 Yrs of age 200 Rs.
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Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET**

Crop: MANGO	Annexure.I.9.a
State: ANDHRA PRADESH	Mandals : Bobbili, Badangi,
District: VIZIANAGARAM	Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	29.5	30.5	31.5	33
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	29.5	30.5	32	33	34.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop: **MANGO**
 State: **ANDHRA PRADESH**
 District: **VIZIANAGARAM**

Annexure.I.9.a

Unit : Tree

Mandal : **BONDAPALLI**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	29.5	30.5	31.5	33
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	29.5	30.5	32	33	34.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age				15-50 Years of age			
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	23	23	1.25	40	40
Range 3	110	130	1.10	45	45	2.00	80	80
Range 4	130	150	2.00	85	85	3.50	150.0	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	250.0	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop:	MANGO
State:	ANDHRA PRADESH
District :	VIZIANAGARAM

Annexure.I.9.a

Unit : Tree
Mandal : DATTIRAJERU

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	29.5	30.5	31.5	33
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	29.5	30.5	32	33	34.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age			15-50 Years of age				
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
 WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH

Annexure.I.9.a

Unit : **Tree**

District : **VIZIANAGARAM**Mandal : **GAJAPATINAGARAM****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	29.5	30.5	31.5	33
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C")	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	29.5	30.5	32	33	34.5

Payout Structure :

Payout Structure							
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140	6.00	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop: **MANGO**
 State: **ANDHRA PRADESH**
 District: **VIZIANAGARAM**

Mandals : Gantiyada,Vizianagaram, Nellimaria, Denkada, Bhogapuram, Pusapatirega

Annexure.I.9.a

Unit : **Tree****Cover 1: Excess / Unseasonal Rainfall cover**

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	29.5	30.5	31.5	33
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	29.5	30.5	32	33	34.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District:	VIZIANAGARAM

Mandals : Garividi, Merakamudiam, Gurla, Cheepurupalli,

Annexure.I.9.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	29.5	30.5	31.5	33
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	29.5	30.5	32	33	34.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age			15-50 Years of age				
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	VIZIANAGARAM

Mandals : Kothavalasa, Jami, Srungavarapukota, Vepadu, Lakkavarapukota

Annexure.I.9.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	29.5	30.5	31.5	33
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (*C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	29.5	30.5	32	33	34.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	VIZIANAGARAM

Annexure.I.9.a

Unit : Tree
Mandal : MENTADA

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20

Maximum payout (Rs.)	110	200
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Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	29.5	30.5	31.5	33
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	29.5	30.5	32	33	34.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age				15-50 Years of age			
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	VIZIANAGARAM

Mandals: Ramabhadrapuram, Saluru, Pachipenta, Makkuva

Annexure.I.9.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	29.5	30.5	31.5	33
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C")	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	29.5	30.5	32	33	34.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	VIZIANAGARAM

Mandals: Seethanagaram, Komarada, Gummalakshimpuram, Kurupam, Giyyammavalasa, Garubujili, Parvathipuram

Unit : Tree

Annexure.I.9.a

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 30 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period :	15-Dec-12	to	28-Feb-13
Maximum payout (Rs.)	5-15 Yrs of age 115 Rs.	15-50 Yrs of age 200 Rs.	

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	29.5	30.5	31.5	33
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age 85	15-50 Yrs of age 150
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Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	29.5	30.5	32	33	34.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age 140 Rs.	15-50 Yrs of age 250 Rs.
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Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	VIZIANAGARAM

Annexure.I.9.a

Mandals: Therlam, Balijipeta

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age 115 Rs.	15-50 Yrs of age 200 Rs.
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Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	29.5	30.5	31.5	33
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	29.5	30.5	32	33	34.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop: MANGO	Mandals : K Kotapadu, Munchingiputtu, Peddabayalu, Hukumpet, Dumriguda	Annexure.1.10.a
State: ANDHRA PRADESH	Arakuvalley, Anantagiri, Madugula, Cheedikada, Devarapalli	Unit : Tree
District : VISAKHAPATNAM	Gangarajumadugula, Paderu	

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age				15-50 Years of age			
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	23	23	1.25	40	40
Range 3	110	130	1.10	45	45	2.00	80	80
Range 4	130	150	2.00	85	85	3.50	150	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	250	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET**

Crop: MANGO	Annexure.1.10.a	
State: ANDHRA PRADESH	Mandals : Kasimkota, Butchaiahpetta, Munagapaka, Atchutapuram	Unit : Tree
District : VISAKHAPATNAM		

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age				15-50 Years of age			
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	23	23	1.25	40	40
Range 3	110	130	1.10	45	45	2.00	80	80
Range 4	130	150	2.00	85	85	3.50	150.0	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	250.0	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop:	MANGO
State:	ANDHRA PRADESH
District :	VISAKHAPATNAM

Annexure.I.10.a

Unit : Tree

Mandals : Kotawratla, Chintapalli, Guidemkothaveedhi, Koyyuru, Golugonda, Nathavaram, Narsipatnam, Rolugunta, Ravikamatham, Makavaripalem

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35
					30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH

Annexure.I.10.a

Mandals : Nakkapalli, Payakaraopeta, S Rayavaram, Yelamanchili, Rambilli

Unit : Tree

District : **VISAKHAPATNAM**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	30	31	32	33.5	35

Payout Structure :

Payout Structure							
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140	6.00	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop: **MANGO**
State: **ANDHRA PRADESH**
District : **VISAKHAPATNAM**

Mandals : Padmanabham, Pendurthi, Anandapuram, Visakhapatnam(U),
Visakhapatnam @, Bheemunipatnam

Annexure.I.10.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop: **MANGO**
State: **ANDHRA PRADESH**
District: **VISAKHAPATNAM**

Mandals : Sabbavaram, Chodavaram, Anakapalli, Parawada, Gajuwaka,
Peddagantyada

Annexure.I.10.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30	31	32	33.5	35

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop: MANGO	Annexure.I.11.a	Unit : Tree
State: ANDHRA PRADESH	Mandals : Gokavaram,Maredumilli, Ramavaram, Rampachodavaram,	
District : EAST GODAVARI	Devipatnam, Gangavaram	

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29.5	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	30.5	31.5	32.5	34	36

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age							
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	23	23	1.25	40	40
Range 3	110	130	1.10	45	45	2.00	80	80
Range 4	130	150	2.00	85	85	3.50	150.0	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age							
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	250.0	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET**

Crop: MANGO	Annexure.I.11.a	
State: ANDHRA PRADESH	Mandals : Jaggampeta, Addateegala, Rajavommangi, Prathipadu, Eleswaram,	Unit : Tree
District : EAST GODAVARI	Kirilmoudi	

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29.5	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30.5	31.5	32.5	34	36

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age				15-50 Years of age			
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	23	23	1.25	40	40
Range 3	110	130	1.10	45	45	2.00	80	80
Range 4	130	150	2.00	85	85	3.50	150.0	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	250.0	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop: **MANGO**
State: **ANDHRA PRADESH**
District: **EAST GODAVARI**

Annexure.I.11.a
Mandals : Korukonda, Seethanagaram, Rajahmundry Rural, Rajahmundry Urban
Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover
Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13
Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.
Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13
Maximum payout (Rs.)

5-15 Yrs of age	15-50 Yrs of age
115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29.5	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover
Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13
Maximum payout (Rs.)

5-15 Yrs of age	15-50 Yrs of age
85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	30.5	31.5	32.5	34	36

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover
Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13
Maximum Payout (Rs.)

5-15 Yrs of age	15-50 Yrs of age
140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop: **MANGO**
State: **ANDHRA PRADESH**

Mandals : Rajanagaram, Kadiam, Mandapeta, Anaparthi, Tallarevu, kajuluru, Ramachandrapuram
Rayavaram, Kapilewarapuram, Allamuru, Atreyapuram, Ravulapalem, Pamarru, Kothapeta,

Annexure.I.11.a
Unit : Tree

Crop: MANGO	Mandals : Tuni, Kotananduru, Sankhavaram, Gollaprolu, Tondangi,	Annexure I.11.a
State: ANDHRA PRADESH	Peddapuram, Pithapuram, Kothapalli, Kakinada Rural, Kakinada Urban,	Unit : Tree
District: EAST GODAVARI	Samalkota, Rangampeta, Gandepalli, Bikkavolu, Pedaduppi, Karapa	

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29.5	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	30.5	31.5	32.5	34	36

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs./Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop: **MANGO**
 State: **ANDHRA PRADESH**
 District: **WEST GODAVARI**

Annexure.1.12.a

Unit : Tree

Mandal : **CHINTALAPUDI**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29.5	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30.5	31.5	32.5	34	35.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age				15-50 Years of age			
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	23	23	1.25	40	40
Range 3	110	130	1.10	45	45	2.00	80	80
Range 4	130	150	2.00	85	85	3.50	150.0	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	250.0	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET**

Crop: MANGO	Annexure.1.12.a
State: ANDHRA PRADESH	Unit : Tree
District : WEST GODAVARI	Mandals : Dwaraka Tirumala, Bhimadolu, Pedavegi, Pedapadu, Eluru Denduluru

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29.5	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30.5	31.5	32.5	34	35.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	23	23	1.25	40	40
Range 3	110	130	1.10	45	45	2.00	80	80
Range 4	130	150	2.00	85	85	3.50	150.0	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age			15-50 Years of age				
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	250.0	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop:	MANGO
State:	ANDHRA PRADESH
District :	WEST GODAVARI

Mandals : Gopalapuram, Tallapudi, Devarapalli, Chagallu, Kovvuru
Nidadavolu

Annexure.I.12.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29.5	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	30.5	31.5	32.5	34	35.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH

Mandals : Jangareddigudem, Buttaigudem, Polavaram, Koyyalagudem

Annexure.I.12.a

Unit : Tree

District : **WEST GODAVARI**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29.5	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C")	8	8
Notional Payout (Rs./day)	19.17	33.33
Maximum Payout (Rs.)	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	30.5	31.5	32.5	34	35.5

Payout Structure :

Payout Structure							
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140	6.00	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop: **MANGO**
State: **ANDHRA PRADESH**
District : **WEST GODAVARI**

Annexure.1.12.a

Unit : Tree

Mandal : **JEELUGUMILI**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29.5	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30.5	31.5	32.5	34	35.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District:	WEST GODAVARI

Annexure.I.12.a

Unit : Tree
Mandal : K. KOTA

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29.5	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30.5	31.5	32.5	34	35.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	WEST GODAVARI

Annexure.I.12.a

Unit : Tree
Mandal : LINGAPALEM

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29.5	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	30.5	31.5	32.5	34	35.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age				15-50 Years of age			
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District:	WEST GODAVARI

Mandals : Nallajerla, Tadepalligudem, Unguturu, Nidamaru, Ganapavaram, Pentapadu, Undrajavaram, Tanuku, Peravali, iragavaram, Attili, Undi, Akividu, Kalla, Bheemavaram Palakoderu, Verasavaram, Penumantra, Penugonda, Achanta, Koduru, Palakollu, Yelamanchili Narsapuram, Mogalthuru

Annexure I.1q

Unit:Tree

Annexure I.12a

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20

Maximum payout (Rs.)	110	200
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Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29.5	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	16	17	18	19.0	20.0
Max. Temperature (in 0c)	30.5	31.5	32.5	34	35.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age				15-50 Years of age			
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	23	23	1.25	40	40
Range 3	110	130	1.10	45	45	2.00	80	80
Range 4	130	150	2.00	85	85	3.50	150.0	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	250.0	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	WEST GODAVARI

Annexure.I.12.a

Unit : Tree
Mandal : T.NARASAPURAM

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29.5	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	30.5	31.5	32.5	34	35.5

Payout Structure :

Payout Structure							
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140	6.00	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop: **MANGO**
 State: **ANDHRA PRADESH**
 District: **KRISHNA**

Annexure.1.13.a

Unit : Tree

Mandal: **A.KONDURU**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29.5	30.5	31.5	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	23	23	1.25	40	40
Range 3	110	130	1.10	45	45	2.00	80	80
Range 4	130	150	2.00	85	85	3.50	150.0	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age			15-50 Years of age				
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	250.0	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET**

Crop: MANGO	Annexure.1.13.a
State: ANDHRA PRADESH	Unit : Tree
District : KRISHNA	Mandal : AGIRIPALLI

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29.5	30.5	31.5	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	23	23	1.25	40	40
Range 3	110	130	1.10	45	45	2.00	80	80
Range 4	130	150	2.00	85	85	3.50	150.0	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age			15-50 Years of age				
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	250.0	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop: **MANGO**

State: **ANDHRA PRADESH**

District: **KRISHNA**

Annexure.I.13.a

Unit : Tree

Mandals : AvaniGadda, Movva, Ghantasala, Challapalli, Mopidevi, Nagayalanka, Koduru, machilipatnam, Guduru, Pamaru, Gudlavaluru, Pedana

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index :

Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index :

The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29.5	30.5	31.5	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index :

Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index :

Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger					
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May
Wind speed(Km/Hr)	45	40	40	35	35

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13

TERMSHEET

Crop: **MANGO**

State: **ANDHRA PRADESH**

Annexure.I.13.a

Unit : Tree

Mandals : Bapulapadu, Nandivada, Mandavalli, Kaikaluru, Kalidindi,

District : KRISHNA

Mudinepalli, Bantumilli, Krutivenu

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index :

Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index :

The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters

Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29.5	30.5	31.5	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./day)	19.17	33.33
Maximum Payout (Rs.)	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index :

Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range

Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	8	23	1.25	40	40
Range 3	110	130	1.10	23	45	2.00	80	80
Range 4	130	150	2.00	45	85	3.50	150.0	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index :

Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger

Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	250.0	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13

TERMSHEET

Crop: MANGO

State: ANDHRA PRADESH

District : KRISHNA

Annexure.I.13.a

Unit : Tree

Mandal : CHATRAI

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29.5	30.5	31.5	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District:	KRISHNA

Mandals : G.Konduru, Jaggayyapeta, Vatsavai, Penuganchiprolu, Nandigam, Chandralapadu, Kanchikacherla, Veerulapadu, Ibrahimpatnam

Annexure.I.13.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29.5	30.5	31.5	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age				15-50 Years of age			
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	KRISHNA

Mandals : Gannavaram, Unguturu, Vuyyuru, Pamidimukkala,
Pedaparupudi, Gudivada

Annexure.I.13.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29.5	30.5	31.5	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	250	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	KRISHNA

Annexure.I.13.a

Unit : Tree
Mandal : MUSUNURU

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 35 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20

Maximum payout (Rs.)	110	200
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Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29.5	30.5	31.5	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age							
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	23	23	1.25	40	40
Range 3	110	130	1.10	45	45	2.00	80	80
Range 4	130	150	2.00	85	85	3.50	150.0	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age							
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	250.0	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	KRISHNA

Annexure.I.13.a

Unit : Tree
Mandal : MYLAVARAM

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29.5	30.5	31.5	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C")	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31	32	33	34.5	36

Payout Structure :

Payout Structure							
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	70	90	0.40	8	8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18
Range 2	50	90	0.73	39.2	39.2	1.30	70
Range 3	90	110	1.68	72.8	72.8	3.00	130
Range 4	110	130	3.36	140	140	6.00	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	KRISHNA

Annexure.I.13.a

Unit : Tree
Mandal : NUZVIDU

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 35 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29.5	30.5	31.5	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	23	23	1.25	40	40
Range 3	110	130	1.10	45	45	2.00	80	80
Range 4	130	150	2.00	85	85	3.50	150.0	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	250.0	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	KRISHNA

Annexure.1.13.a

Unit : Tree
Mandal : REDDIGUDEM

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 35 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29.5	30.5	31.5	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age				15-50 Years of age			
	>T1	<= T2	Variable Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40	8	0.75	15	15	
Range 2	90	110	0.75	23	1.25	40	40	
Range 3	110	130	1.10	45	2.00	80	80	
Range 4	130	150	2.00	85	3.50	150.0	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>W1	<= W2	Variable Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34	10.08	0.60	18	18	
Range 2	50	90	0.73	39.2	1.30	70	70	
Range 3	90	110	1.68	72.8	3.00	130	130	
Range 4	110	130	3.36	140	6.00	250.0	250.0	

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop: MANGO	Mandals : Thiruvuru, Ganpalagudem	Annexure.I.13.a	Unit : Tree
State: ANDHRA PRADESH			
District: KRISHNA			

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29.5	30.5	31.5	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	KRISHNA

Mandals :Vijayawada Urban, Vijayawada Rural, Penamaleru, Kankipadu, Thotavalluru

Annexure.I.13.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 35 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb

Max. Temperature (in Oc)	29.5	30.5	31.5	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age							
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age							
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	KRISHNA

Annexure.I.13.a

Unit : Tree
Mandal : VISSANNAPET

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29.5	30.5	31.5	33	34.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	17	18	19.0	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31	32	33	34.5	36

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET**

Crop: MANGO	Mandals : Bangarupalem, Peddamandyam, Thambalapalli, Mulakalacheruvu, Annexure.I.14.a
State: ANDHRA PRADESH	Peddathippasamudram, B Kothakota, Kurabalakota, Gurramkonda, kalakada, Vayalpadu,kuppm
District : CHITTOOR	Nimmanapalli, Madanapalli, Ramasamudram, Punganuru, Choudapalli, Peddapanjani,
Unit : Tree	Gangavaram, Palamaneru, Bireddypalli, Venkatagirikota, Ramakuppam, Shantipuram, Gudipalle

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop: **MANGO**
 State: **ANDHRA PRADESH**
 District: **CHITTOOR**

Annexure.I.14.a

Unit : Tree

Mandal : **CHITTOOR**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs./Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop: **MANGO**
 State: **ANDHRA PRADESH**
 District: **CHITTOOR**

Annexure.I.14.a

Unit : Tree

Mandal : **GANGADHARANELLORE**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28	29	31.0	33	35
Average RH (%)	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.0	14.5	15.0	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs./Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop: **MANGO**
 State: **ANDHRA PRADESH**
 District: **CHITTOOR**

Annexure.I.14.a

Unit : Tree

Mandal: **GUDIPALA**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age			15-50 Years of age				
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs./Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop: MANGO	Mandals :Irala, K V Palli, Yerravaripalem, Rompicherla, Pileru, Kalikir Pulicherla, Sodam	Annexure.I.14.a
State: ANDHRA PRADESH		Unit : Tree
District : CHITTOOR		

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age			15-50 Years of age				
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop: **MANGO**
 State: **ANDHRA PRADESH**
 District: **CHITTOOR**

Annexure.I.14.a

Unit : Tree

Mandal: **KARVETINAGAR**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 1, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age			15-50 Years of age				
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET**

Crop: **MANGO**
State: **ANDHRA PRADESH**
District: **CHITTOOR**

Annexure.I.14.a

Unit : Tree

Mandal : **NAGARI**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age			15-50 Years of age				
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop:	MANGO
State:	ANDHRA PRADESH
District:	CHITTOOR

Mandals : Narayanavanam, Srikalahasthi, Thottambedu, B N Kandirga

Annexure.I.14.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28	29	31.0	33	35
Average RH (%)	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.0	14.5	15.0	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	250	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH

Mandals : Nindra, Varadapalem, Sathyaveedu, Nagalapuram

Annexure.I.14.a

Unit : Tree

District : CHITTOOR	Pitchatur, K V B Puram	
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Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C")	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop: MANGO State: ANDHRA PRADESH District: CHITTOOR	Annexure.I.14.a Unit : Tree Mandal : PALASAMUDRAM
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Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District:	CHITTOOR

Mandals :Penamaru, Chandragiri, Chinagottigallu

Annexure.I.14.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District:	CHITTOOR

Mandals : Puthalapattu, Pakala

Annexure.I.14.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **35** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District:	CHITTOOR

Annexure.I.14.a

Unit : Tree

MANDAL : PUTTUR

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 35 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20

Maximum payout (Rs.)	110	200
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Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14	14.5	15	16.0	17.5
Max. Temperature (in 0c)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind								
	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	23	23	1.25	40	40
Range 3	110	130	1.10	45	45	2.00	80	80
Range 4	130	150	2.00	85	85	3.50	150.0	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind								
	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	250.0	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	CHITTOOR

Annexure.I.14.a

Unit : Tree

Mandal : RAMACHANDRAPURAM

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 35 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C")	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	CHITTOOR

Mandals : Srirangarajapuram

Annexure.I.14.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 35 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind		5-15 Years of age			15-50 Years of age			
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind		5-15 Years of age			15-50 Years of age			
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop: MANGO
State: ANDHRA PRADESH
District: CHITTOOR

Mandals : Thavanampalli, Somala

Annexure.I.14.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 30 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	23	23	1.25	40	40
Range 3	110	130	1.10	45	45	2.00	80	80
Range 4	130	150	2.00	85	85	3.50	150.0	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	250.0	250.0

Note: Single payout of maximum intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop: MANGO	Annexure.I.14.a	Unit : Tree
State: ANDHRA PRADESH	Mandals : Vadamalpeta, Tirupathi Urbanm, Tirupathi Rural, Ranigunta,	
District: CHITTOOR	Yerpedu	

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 35 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	CHITTOOR

Mandals :Vedurukuppam

Annexure.I.14.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 30 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb

Max. Temperature (in Oc)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age							
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	8	23	1.25	40	40
Range 3	110	130	1.10	23	45	2.00	80	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age							
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	CHITTOOR

Annexure.I.14.a

Unit : Tree
Mandal : VIJAYAPURAM

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 35 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters				
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb
Max. Temperature (in Oc)	28.0	29.0	31.0	33.0
Average RH (%)	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age				15-50 Years of age			
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	CHITTOOR

Annexure.I.14.a

Unit : Tree

Mandal : YADAMARRI

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 25 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8

Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14	14.5	15	16.0	17.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	29.5	31.5	33.5	35	37

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop: **MANGO**
 State: **ANDHRA PRADESH**
 District: **KURNOOL**

Annexure.1.15.a

Mandals: C. Belagal, Kouthalam, Kosigi, Mantralayam, Nandavaram,
 Gonegandla, Emmiganuru, Peddakadaluru, Adoni

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	31	32	34.0	36	37.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.5	14.5	15.5	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	23	23	1.25	40	40
Range 3	110	130	1.10	45	45	2.00	80	80
Range 4	130	150	2.00	85	85	3.50	150.0	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age			15-50 Years of age				
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	250.0	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop: MANGO		Annexure.1.15.a
State: ANDHRA PRADESH	Mandals: Devarakonda, Polagunda, Aluru, Aspari, Pattikanda	Unit : Tree
District : KURNOOL	maddikera East, Chippagiri, Halaharvi, tuggali	

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	31	32	34.0	36	37.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.5	14.5	15.5	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	23	23	1.25	40	40
Range 3	110	130	1.10	45	45	2.00	80	80
Range 4	130	150	2.00	85	85	3.50	150.0	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age			15-50 Years of age				
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	250.0	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop: **MANGO**
State: **ANDHRA PRADESH**
District : **KURNOOL**

Mandals: Dhone, Bethamcherla, Panyam, Gadivemula., Bandiatmakur
Nandyal, Mahanandi, Velgode

Annexure.I.15.a
Unit : **Tree**

Cover 1: Excess / Unseasonal Rainfall cover
Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13
Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.
Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13
Maximum payout (Rs.)

5-15 Yrs of age	15-50 Yrs of age
115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	31	32	34.0	36	37.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover
Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13
Maximum payout (Rs.)

5-15 Yrs of age	15-50 Yrs of age
85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	14.5	15.5	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover
Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13
Maximum Payout (Rs.)

5-15 Yrs of age	15-50 Yrs of age
140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop: **MANGO**
State: **ANDHRA PRADESH**
Mandals: Kallur, Nandikotkur, Pagidyala, Kothapalli, Atmakur, Srisailam

Annexure.I.15.a
Unit : **Tree**

Pamulapadu, Jupadu, Midtun

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in °C)	31	32	34.0	36	37.5
Average RH	75.0	75.0	75.0	75.0	75.0

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Payout Structure :

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Index : Cumulative sum of upward Deviation Of daily Max. windspeed

Payout Structure :

Note: Single payout of maximum Intensity during cover period will be paid

Crop:	MANGO
State:	ANDHRA PRADESH
District :	KURNOOL

Annexure-I.15.a

Mandals: Kodumur, Kurnool, Gudur, Krishnagiri, Veldurthi, Orvakal

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 20 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	31	32	34.0	36	37.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.5	14.5	15.5	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District:	KURNOOL

Mandals: Peapalli, Gospadu, Koilkuntla, Banaganapalli, Sanjamala, Kolimigundla, Owk, Vuyyalavada, Domipadu, Allagadda, Chagalamarri, Rudravaram, Sirvel

Annexure.I.15.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	31	32	34.0	36	37.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	14.5	15.5	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop: MANGO	Mandals: Chakrayapet, Kondapuram, Mylavaram, Peddamudiam, Annexure.I.16.a	
State: ANDHRA PRADESH	Jammalamadugu, Muddanuru, Simhadripuram, Lingala, Pulivendula, Vemula,	Unit : Tree
District : CUDDAPAH	Thonduru	

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	31	32	34.0	36	37.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	16.5	17	18.5	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop: **MANGO**
 State: **ANDHRA PRADESH**
 District: **CUDDAPAH**

Mandals: Chitvel, Penagaluru, Brahmangari Matham, B.Koduru, kalasapadu, Porumamilla, Badvel, Gopavaram, Atluru, Chitvel, S A Kasinayana

Annexure.I.16.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	31	32	34.0	36	37.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	16.5	17	18.5	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop:	MANGO
State:	ANDHRA PRADESH
District :	CUDDAPAH

Annexure.I.16.a

Unit : Tree
Mandal : KODUR

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	31	32	34.0	36	37.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	16	16.5	17	18.5	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH

Mandals: Obulavaripalle, Vontimitta, Sidhout, Nandaluru, Rajampet, Pullampeta

Annexure.I.16.a

Unit : Tree

District : CUDDAPAH

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index :

Consecutive two day's rainfall in excess of ERS 1, i.e., 30 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index :

The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	31	32	34.0	36	37.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C")	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index :

Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	16	16.5	17	18.5	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index :

Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13

TERMSHEET

Crop: MANGO

State: ANDHRA PRADESH

District : CUDDAPAH

Mandals:Rayachoti, Lakkireddyopalli,Galiveedu

Annexure.I.16.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	31	32	34.0	36	37.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	16.5	17	18.5	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs./Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District:	CUDDAPAH

Mandals: T.Sundupalli, Sambepalli, Chinamandem

Annexure.I.16.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	31	32	34.0	36	37.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	16	16.5	17	18.5	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age							
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age							
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	CUDDAPAH

Annexure.I.16.a

Mandals: Veeraballe, Rajupalem, Duvvuru, S.Mydukuru, Khajipet, Chapadu, Proddutur, Erraguntla, Kamalapuram, Valluru, Chennuru, Veerapanayunipalli, Kadapa, C.Kdinne, Pendlimarri, Vempalli, Ramapuram

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	31	32	34.0	36	37.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	16	16.5	17	18.5	20.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	32.5	34.5	36.5	38	40

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop: MANGO	Mandals: Chinakondur, Dubbak, Thoguta, Mirdoddi, Kondapak, Nagnoor	Annexure.I.17.a
State: ANDHRA PRADESH		Unit : Tree
District : MEDAK		

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13
TERMSHEET

Crop: MANGO	Mandals: Ramyampeta, Medak, Shankarampet(R), Chegunta	Annexure.1.17.a
State: ANDHRA PRADESH		Unit : Tree
District : MEDAK		

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	23	23	1.25	40	40
Range 3	110	130	1.10	45	45	2.00	80	80
Range 4	130	150	2.00	85	85	3.50	150	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	250	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop: MANGO	Mandals: Jagdevpur,Tupran,Gajvel,Douttabad,wargal,Mulug	Annexure.I.17.a
State: ANDHRA PRADESH		Unit : Tree
District : MEDAK		

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop: MANGO	Mandals: Kohir,Jarasangham,Nyalkal,Munpalle,Raikode	Annexure.I.17.a
State: ANDHRA PRADESH		Unit : Tree

District : **MEDAK**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure							
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140	6.00	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop: **MANGO**
State: **ANDHRA PRADESH**
District : **MEDAK**

Mandals:Kangti,Kalher,Narayankhed,Shankaranpett(A),Regode
Alladurge,Tekmal,Papannapeta,Kulachaharam,Manoor

Annexure.I.17.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age			15-50 Years of age				
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age			15-50 Years of age				
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs./Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District:	MEDAK

Mandals: Ramachandrapuram, Patancheru, Jinnaram

Annexure.I.17.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.			5-15 Years of age			15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind			5-15 Years of age			15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	62	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	MEDAK

Mandals: Kondapur,sangareddy,sadasivapet,pulka,hathnoora,narsapur
Kowdipalli,andle,Shivampeta,yeldurthy

Annexure.I.17.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age					15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age					15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	MEDAK

Annexure.I.17.a

Unit : Tree
Mandal : SIDDIPET

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 30 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20

Maximum payout (Rs.)	110	200
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Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	14.5	15.5	17.0	18.5
Max. Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	5-15 Years of age							
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40	8	8	0.75	15	15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	5-15 Years of age							
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34	10.08	10.08	0.60	18	18
Range 2	50	90	0.73	39.2	39.2	1.30	70	70
Range 3	90	110	1.68	72.8	72.8	3.00	130	130
Range 4	110	130	3.36	140	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED WEATHER BASED CROP INSURANCE SCHEME RABI - 2012-13 TERMSHEET

Crop:	MANGO
State:	ANDHRA PRADESH
District :	MEDAK

Annexure.I.17.a

Unit : Tree
Mandal : ZAHEERABAD

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-12 to 28-Feb-13

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., 30 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-12 to 28-Feb-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit ("C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-13 to 15-Mar-13

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure							
Daily Temp.	5-15 Years of age				15-50 Years of age		
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	40
Range 4	130	150	2.00	45	85	3.50	80

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-13 to 31-May-13

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind	5-15 Years of age				15-50 Years of age		
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	70
Range 4	110	130	3.36	72.8	140	6.00	130

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.1.a

Pilot WBCIS for Mango Plantations in Adilabad Dist. Rabi 2012-13

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Adilabad	Adilabad	Jainad
2	Asifabad	Asifabad	Tiriyani
3	Bazarhathnur	Bazarhathnur	Talamadugu
4	Bejjur	Bejjur	Dahegaon
5	Bela	Bela	Narnoor
6	Bellampally	Bellampally	Nennel
7	Bhainsa	Bhainsa	Kubeer
8	Bheemini	Bheemini	Dahegaon
9	Boath	Boath	Sarangapur
10	Chennur	Chennur	Jaipur
11	Dahegaon	Dahegaon	Kasipet
12	Dandepalli	Dandepalli	Jannaram
13	Dilwarpur	Dilwarpru	Nirmal
14	Gudihathnoor	Gudihathnoor	Indervelly
15	Ichoda	Ichoda	Neredigonda
16	Indervelly	Indervelly	Utnoor
17	Jainad	Jainad	Bela
18	Jainoor	Jainoor	Narnoor
19	Jaipur	Jaipur	Mandamarri
20	Jannaram	Jannaram	Kaddam
21	Kaddam Peddur	Kaddam Peddur	Sirpur(U)
22	Kagaznagar	Kagaznagar	Sirpur(T)
23	Kasipet	Kasipet	Tiriyani
24	Kerameri	Kerameri	Asifabad
25	Khanapur	Khanapur	Kaddam Peddur
26	Kotapally	Kotapally	Chennur
27	Kouthala	Kouthala	Bejjur
28	Kubeer	Kubeer	Mudhole
29	Kuntala	Kuntala	Bhainsa
30	Laxmanchanda	Laxmanchanda	Mamda
31	Lokeshwaram	Lokeshwaram	Dilwarpur
32	Luxettipet	Luxettipet	Dandepalli
33	Mamda	Mamda	Khanapur
34	Mancherial	Mancherial	Mandamarri
35	Mandamarri	Mandamarri	Kasipet
36	Mudhole	Mudhole	Lokeshwaram
37	Narnoor	Narnoor	Jainoor
38	Nennel	Nennel	Bheemini
39	Neredigonda	Neredigonda	Boath
40	Nirmal	Nirmal	Sarangapur
41	Rebbena	Rebbena	Kagaznagar
42	Sarangapur	Sarangapur	Boath
43	Sirpur(T)	Sirpur(T)	Kasipet
44	Sirpur(U)	Sirpur(U)	Jainoor
45	Talamadugu	Talamadugu	Tamsi
46	Tamsi	Tamsi	Adilabad
47	Tandur	Tandur	Dahegaon
48	Tanoor	Tanoor	Mudhole
49	Tiriyani	Tiriyani	Jannaram
50	Utnoor	Utnoor	Kaddam
51	Vemanpally	Vemanpally	Kotapally
52	Wankidi	Wankidi	Asifabad

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.2 .a

Pilot WBCIS for Mango Plantations in Karimnagar Dist. Rabi 2012-13

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Bejjanki	Bejjanki	Koheda
2	Bheemdevarpalle	Bheemdevarpalle	Huzurabad
3	Boinapalle	Boinapalle	Vemulawada
4	Chandurthi	Chandurthi	Konaraopeta
5	Chigurumamidi	Chigurumamidi	Husnabad
6	Choppadandi	Choppadandi	Julapalli
7	Dharmapuri	Dharmapuri	Gollapalle
8	Dharmaram	Dharmaram	Choppadandi
9	Elkathurthi	Elkathurthi	Bheemdevarpalle
10	Ellanthakunta	Ellanthakunta	Bejjanki
11	Gambhiraopet	Gambhiraopet	Mustabad
12	Gangadhara	Gangadhara	Ramadugu
13	Gollapalle	Gollapalle	Pegadapalli
14	Husnabad	Husnabad	Bheemdevarpalle
15	Huzurabad	Huzurabad	Kamalapur
16	Ibrahimpatnam	Ibrahimpatnam	Mallapur
17	Jagtial	Jagtial	Sarangapur
18	Jammikunta	Jammikunta	Veenavanka
19	Julapalli	Julapalli	Dharmaram
20	Kamalapur	Kamalapur	Elkathurthi
21	Kamanpur	Kamanpur	Mutharam Manthani
22	Karimnagar	Karimnagar	Bejjanki
23	Kataram	Kataram	Malharrao
24	Kathlapur	Kathlapur	Chandurthi
25	Kesavapatnam	Kesavapatnam	Huzurabad
26	Kodimial	Kodimial	Mallial
27	Koheda	Koheda	Husnabad
28	Konaraopeta	Konaraopeta	Yellareddipeta
29	Koratla	Koratla	Metpalle
30	Mahadevpur	Mahadevpur	Mutharam(Mah)
31	Malharrao	Malharrao	Mutharam Manthani
32	Mallapur	Mallapur	Raikal
33	Mallial	Mallial	Jagtial
34	Manakondur	Manakondur	Sultanabad
35	Manthani	Manthani	Malharrao
36	Medipalli	Medipalli	Kathlapur
37	Metpalle	Metpalle	Kathlapur
38	Mustabad	Mustabad	Sirsilla
39	Mutharam Manthani	Mutharam Manthani	Srirampur
40	Mutharam(Mah)	Mutharam(Mah)	Kataram
41	Odela	Odela	Veenavanka
42	Peddapalli	Peddapalli	Sultanabad
43	Pegadapalli	Pegadapalli	Dharmaram
44	Raikal	Raikal	Sarangapur
45	Ramadugu	Ramadugu	Karimnagar
46	Ramagundam	Ramagundam	Kamanpur
47	Saidapur	Saidapur	Kesavapatnam
48	Sarangapur	Sarangapur	Dharmapuri
49	Sirsilla	Sirsilla	Ellanthakunta
50	Srirampur	Srirampur	Peddapalli
51	Sultanabad	Sultanabad	Julapalli
52	Thimmapur	Thimmapur	Manakondur
53	Valagatoor	Valagatoor	Dharmaram
54	Veenavanka	Veenavanka	Kesavapatnam
55	Vemulawada	Vemulawada	Sirsilla
56	Yellareddipeta	Yellareddipeta	Mustabad

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.3 .a

Pilot WBCIS for Mango Plantations in Mahabubnagar Dist. Rabi 2012-13

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Achampeta	Achampeta	Amrabad
2	Addakal	Addakal	Devarkadra
3	Aiza	Aiza	Waddepalle
4	Alampur	Alampur	Veepangandla
5	Amangal	Amangal	Madgul
6	Amrabad	Amrabad	Balamoor
7	Atmakur	Atmakur	Kothakota
8	Balamoor	Balamoor	Lingal
9	Balanagar	Balanagar	Jadcherla
10	Bhoothpur	Bhoothpur	Mahabubnagar
11	Bijinapalle	Bijinapalle	Tadoor
12	Bommaraspeta	Bommaraspeta	Kosgi
13	C C Kunta	C C Kunta	Kothakota
14	Dammaragidda	Dammaragidda	Maddur
15	Devarkadra	Devarkadra	C C Kunta
16	Dhanwada	Dhanwada	Narayanpet
17	Dharur	Dharur	Ghattu
18	Doulatabad	Doulatabad	Dammaragidda
19	Faruqnagar	Faruqnagar	Keshampeta
20	Gadwal	Gadwal	Dharur
21	Ghanpur	Ghanpur	Bijinapalle
22	Ghattu	Ghattu	Aiza
23	Gopalpeta	Gopalpeta	Nagar Kurnool
24	Hanwada	Hanwada	Mahabubnagar
25	Itikyal	Itikyal	Manopadu
26	Jadcherla	Jadcherla	Midjil
27	Kalwakurthy	Kalwakurthy	Vangoor
28	Keshampeta	Keshampeta	Talakondapalle
29	Kodair	Kodair	Pangal
30	Kodangal	Kodangal	Bommaraspeta
31	Koilkonda	Koilkonda	Hanwada
32	Kollapur	Kollapur	Peddakothapalle
33	Kondurg	Kondurg	Faruqnagar
34	Kosgi	Kosgi	Doulatabad
35	Kothakota	Kothakota	Peddamandadi
36	Kothur	Kothur	Faruqnagar
37	Lingal	Lingal	Peddakothapalle
38	Maddur	Maddur	Koilkonda
39	Madgul	Madgul	Veldanda
40	Mahabubnagar	Mahabubnagar	Koilkonda
41	Makthal	Makthal	Narva
42	Maldakal	Maldakal	Ghattu
43	Manganoor	Manganoor	Makthal
44	Manopadu	Manopadu	Alampur
45	Midjil	Midjil	Vangoor
46	Nagar Kurnool	Nagar Kurnool	Telkapalle
47	Narayanpet	Narayanpet	Utkoor
48	Narva	Narva	C C Kunta
49	Nawabpet	Nawabpet	Balanagar
50	Pangal	Pangal	Pebbair
51	Pebbair	Pebbair	Itikyal
52	Peddakothapalle	Peddakothapalle	Kodair
53	Peddamandadi	Peddamandadi	Wanaparthy
54	Tadoor	Tadoor	Kalwakurthy
55	Talakondapalle	Talakondapalle	Amangal
56	Telkapalle	Telkapalle	Lingal
57	Thimmajipeta	Thimmajipeta	Kalwakurthy
58	Uppunuthala	Uppunuthala	Achampeta
59	Utkoor	Utkoor	Makthal
60	Vangoor	Vangoor	Veldanda
61	Veepangandla	Veepangandla	Kollapur
62	Veldanda	Veldanda	Madgul
63	Waddepalle	Waddepalle	Manopadu
64	Wanaparthy	Wanaparthy	Kothakota

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.4.a

Pilot WBCIS for Mango Plantations in Rangareddy Dist. Rabi 2012-13

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Balanagar	Balanagar	Serilingampalle
2	Bantaram	Bantaram	Peddemul
3	Basheerabad	Basheerabad	Tandur
4	Chevella	Chevella	Pudur
5	Dharur	Dharur	Peddemul
6	Doma	Doma	Parigi
7	Gandeed	Gandeed	Kulkacharla
8	Ghatkesar	Ghatkesar	Hayathnagar
9	Hayathnagar	Hayathnagar	Ibrahimpattanam
10	Ibrahimpattanam	Ibrahimpattanam	Kandukur
11	Kandukur	Kandukur	Maheswaram
12	Keesara	Keesara	Ghatkesar
13	Kulkacharla	Kulkacharla	Doma
14	Maheswaram	Maheswaram	Shamshabad
15	Malkajgiri	Malkajgiri	Shamirpet
16	Manchal	Manchal	Ibrahimpattanam
17	Marpalle	Marpalle	Bantaram
18	Medchal	Medchal	Shamirpet
19	Moinabad	Moinabad	Chevella
20	Mominpet	Mominpet	Bantaram
21	Nawpet	Nawpet	Vikarabad
22	Parigi	Parigi	Pudur
23	Peddemul	Peddemul	Tandur
24	Pudur	Pudur	Vikarabad
25	Quthbullapur	Quthbullapur	Medchal
26	Rajendranagar	Rajendranagar	Moinabad
27	Saroornagar	Saroornagar	Hayathnagar
28	Serilingampalle	Serilingampalle	Rajendranagar
29	Shabad	Shabad	Chevella
30	Shamirpet	Shamirpet	Keesara
31	Shamshabad	Shamshabad	Moinabad
32	Shankarpalle	Shankarpalle	Chevella
33	Tandur	Tandur	Yelal
34	Uppal	Uppal	Ghatkesar
35	Vikarabad	Vikarabad	Dharur
36	Yacharam	Yacharam	Manchal
37	Yelal	Yelal	Dharur

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.5.a

Pilot WBCIS for Mango Plantations in Nalgonda Dist. Rabi 2012-13

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Alair	Alair	Rajapet
2	Anumula	Anumula	Peddavura
3	Atmakur(M)	Atmakur(M)	Valigonda
4	Atmakur(S)	Atmakur(S)	Mothey
5	Bhuvanagiri	Bhuvanagiri	Bibinagar
6	Bibinagar	Bibinagar	Pochampalle
7	Bommalararamam	Bommalararamam	Yadagirigutta
8	Chandampet	Chandampet	Pedda Adiserlapalle
9	Chandur	Chandur	Nampalle
10	Chilkur	Chilkur	Kodad
11	Chinthapalle	Chinthapalle	Marrigudem
12	Chityala	Chityala	Narketpalle
13	Chivvemula	Chivvemula	Penpahad
14	Choutuppal	Choutuppal	Narayanapur
15	Dameracherla	Dameracherla	Miryalaguda
16	Devarakonda	Devarakonda	Gundlapalle
17	Garidepalli	Garidepalli	Huzurnagar
18	Gundala	Gundala	Turkapalle
19	Gundlapalle	Gundlapalle	Chandampet
20	Gurrampode	Gurrampode	Nampalle
21	Huzurnagar	Huzurnagar	Mellacheruvu
22	Jajireddigudem	Jajireddigudem	Suryapet
23	Kangal	Kangal	Gurrampode
24	Kattangoor	Kattangoor	Saligouraram
25	Kethepalle	Kethepalle	Suryapet
26	Kodad	Kodad	Mellacheruvu
27	Marrigudem	Marrigudem	Nampalle
28	Mattampalle	Mattampalle	Neredcherla
29	Mellacheruvu	Mellacheruvu	Mattampalle
30	Miryalaguda	Miryalaguda	Dameracherla
31	Mothey	Mothey	Munagala
32	Mothkur	Mothkur	Atmakur(M)
33	Munagala	Munagala	Penpahad
34	Munugode	Munugode	Chandur
35	Nakrekal	Nakrekal	Kethepalle
36	Nalgonda	Nalgonda	Kangal
37	Nampalle	Nampalle	Chinthapalle
38	Nandigudem	Nandigudem	Munagala
39	Narayanapur	Narayanapur	Munugode
40	Narketpalle	Narketpalle	Kattangoor
41	Neredcherla	Neredcherla	Miryalaguda
42	Nidamanur	Nidamanur	Anumula
43	Niuthankal	Niuthankal	Atmakur(S)
44	Pedda Adiserlapalle	Pedda Adiserlapalle	Gurrampode
45	Peddavura	Peddavura	Pedda Adiserlapalle
46	Penpahad	Penpahad	Garidepalli
47	Pochampalle	Pochampalle	Choutuppal
48	Rajapet	Rajapet	Bhuvanagiri
49	Ramannapeta	Ramannapeta	Chityala
50	Saligouraram	Saligouraram	Nakrekal
51	Suryapet	Suryapet	Chivvemula
52	Thipparthi	Thipparthi	Nalgonda
53	Tirumalagiri	Tirumalagiri	Tungaturthi
54	Tripuram	Tripuram	Nidamanur
55	Tungaturthi	Tungaturthi	Niuthankal
56	Turkapalle	Turkapalle	Rajapet
57	Valigonda	Valigonda	Bhuvanagiri
58	Vemulapalle	Vemulapalle	Thipparthi
59	Yadagirigutta	Yadagirigutta	Turkapalle

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.6.a

Pilot WBCIS for Mango Plantations in Warangal Dist. Rabi 2012-13

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Athmakur	Athmakur	Hasanparthy
2	Bachannapet	Bachannapet	Jangaon
3	Bhupalpally	Bhupalpally	Venkatapur
4	Chennaraopet	Chennaraopet	Nekkonda
5	Cheriyal	Cheriyal	Bachannapet
6	Chityal	Chityal	Mogullapally
7	Devaruppula	Devaruppula	Lingala Ghanpur
8	Dharmasagar	Dharmasagar	Ghanpur (Stn)
9	Dornakal	Dornakal	Kuravi
10	Duggondi	Duggondi	Narsampet
11	Eturnagaram	Eturnagaram	Tadvai
12	Geesugonda	Geesugonda	Hanamkonda
13	Ghanpur (M)	Ghanpur (M)	Venkatapur
14	Ghanpur (Stn)	Ghanpur (Stn)	Zaffergadh
15	Govindaraopet	Govindaraopet	Venkatapur
16	Gudur	Gudur	Chennaraopet
17	Hanamkonda	Hanamkonda	Dharmasagar
18	Hasanparthy	Hasanparthy	Hanamkonda
19	Jangaon	Jangaon	Raghunathpalli
20	Kesamudram	Kesamudram	Gudur
21	Khanapur	Khanapur	Chennaraopet
22	Kodakandla	Kodakandla	Palakurthy
23	Kothagudem	Kothagudem	Khanapur
24	Kuravi	Kuravi	Mahabubabad
25	Lingala Ghanpur	Lingala Ghanpur	Raghunathpalli
26	Maddur	Maddur	Narmetta
27	Mahabubabad	Mahabubabad	Kesamudram
28	Mangapet	Mangapet	Tadvai
29	Maripeda	Maripeda	Narsimhulapet
30	Mogullapally	Mogullapally	Parkal
31	Mulugu	Mulugu	Govindaraopet
32	Nallabelly	Nallabelly	Mulugu
33	Narmetta	Narmetta	Ghanpur (Stn)
34	Narsampet	Narsampet	Khanapur
35	Narsimhulapet	Narsimhulapet	Thorrur
36	Nekkonda	Nekkonda	Parvathagiri
37	Nellikuduru	Nellikuduru	Thorrur
38	Palakurthy	Palakurthy	Devaruppula
39	Parkal	Parkal	Regonda
40	Parvathagiri	Parvathagiri	Wardhannapet
41	Raghunathpalli	Raghunathpalli	Ghanpur (Stn)
42	Raiparthy	Raiparthy	Palakurthy
43	Regonda	Regonda	Ghanpur (M)
44	Sangem	Sangem	Wardhannapet
45	Shayampet	Shayampet	Athmakur
46	Tadvai	Tadvai	Govindaraopet
47	Thorrur	Thorrur	Raiparthy
48	Venkatapur	Venkatapur	Mulugu
49	Warangal	Warangal	Hanamkonda
50	Wardhannapet	Wardhannapet	Raiparthy
51	Zaffergadh	Zaffergadh	Wardhannapet

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Annexure II.7.a

Pilot WBCIS for Mango Plantations in Khammam Dist. Rabi 2012-13

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Aswapuram	Aswapuram	Dummugudem
2	Aswraopeta	Aswraopeta	Dammapeta
3	Bayyaram	Bayyaram	Yellandu
4	Bhadrachalam	Bhadrachalam	Burgampad
5	Bonakal	Bonakal	Wyra
6	Burgampad	Burgampad	Bhadrachalam
7	Chandrugonda	Chandrugonda	Julurpad
8	Cherla	Cherla	Manuguru
9	Chintakani	Chintakani	Khammam ®
10	Chintoor	Chintoor	Kunavaram
11	Dammapeta	Dammapeta	Sathupally
12	Dummugudem	Dummugudem	Bhadrachalam
13	Enkoor	Enkoor	Julurpad
14	Garla	Garla	Bayyaram
15	Gundala	Gundala	Pinapaka
16	Julurpad	Julurpad	Enkoor
17	Kalluru	Kalluru	Penubally
18	Kamepelly	Kamepelly	Singareni
19	Khammam ®	Khammam ®	Khammam(U)
20	Khammam(U)	Khammam(U)	Konijerla
21	Konijerla	Konijerla	Wyra
22	Kothagudem	Kothagudem	Tekulapally
23	Kukkunoor	Kukkunoor	Velairpad
24	Kunavaram	Kunavaram	V.R.Puram
25	Kusumanchi	Kusumanchi	Khammam ®
26	Madhira	Madhira	Bonakal
27	Manuguru	Manuguru	Aswapuram
28	Mudigonda	Mudigonda	Chintakani
29	Mulkalapally	Mulkalapally	Dammapeta
30	Nelakondapally	Nelakondapally	Mudigonda
31	Palwancha	Palwancha	Kothagudem
32	Penubally	Penubally	Sathupally
33	Pinapaka	Pinapaka	Manuguru
34	Sathupally	Sathupally	Penubally
35	Singareni	Singareni	Yellandu
36	Tekulapally	Tekulapally	Gundala
37	Thallada	Thallada	Wyra
38	Tirumalayapalem	Tirumalayapalem	Kusumanchi
39	V.R.Puram	V.R.Puram	Velairpad
40	Velairpad	Velairpad	Aswraopeta
41	Vemsoor	Vemsoor	Sathupally
42	Venkatapuram	Venkatapuram	Pinapaka
43	Wazeedu	Wazeedu	Venkatapuram
44	Wyra	Wyra	Thallada
45	Yellandu	Yellandu	Tekulapally
46	Yerrupalem	Yerrupalem	Madhira

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.8.a

Pilot WBCIS for Mango Plantations in Srikakulam Dist. Rabi 2012-13

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Amadalavalasa	Amadalavalasa	Srikakulam
2	Bhamini	Bhamini	Seethampeta
3	Burja	Burja	Seethampeta
4	Etcherla	Etcherla	Srikakulam
5	Ganguvari Singadam	Ganguvari Singadam	Ponduruj
6	Gara	Gara	Polaki
7	Hiramandalam	Hiramandalam	Saravakota
8	Ichchapuram	Ichchapuram	kaviti
9	Jalumuru	Jalumuru	Saravakota
10	Kanchili	Kanchili	Sompeta
11	kaviti	kaviti	Kanchili
12	Kotabommali	Kotabommali	Santhabommali
13	Kothuru	Kothuru	Hiramandalam
14	Laveru	Laveru	Etcherla
15	Mandasa	Mandasa	Palasa
16	Meliaputti	Meliaputti	Nandigam
17	Nandigam	Nandigam	Vajrapukothuru
18	Narasannapeta	Narasannapeta	Jalumuru
19	Palakonda	Palakonda	Seethampeta
20	Palasa	Palasa	Meliaputti
21	Pathapatnam	Pathapatnam	Meliaputti
22	Polaki	Polaki	Narasannapeta
23	Ponduru	Ponduru	Etcherla
24	Rajam	Rajam	Ganguvari Singadam
25	Ranastalam	Ranastalam	Laveru
26	Regidiamadalavalasa	Regidiamadalavalasa	Palakonda
27	Santhabommali	Santhabommali	Tekkali
28	Santhakaviti	Santhakaviti	Regidiamadalavalasa
29	Saravakota	Saravakota	Pathapatnam
30	Sarubujjili	Sarubujjili	Burja
31	Seethampeta	Seethampeta	Kothuru
32	Sompeta	Sompeta	Mandasa
33	Srikakulam	Srikakulam	Gara
34	Tekkali	Tekkali	Nandigam
35	Vajrapukothuru	Vajrapukothuru	Palasa
36	Vangara	Vangara	Regidiamadalavalasa
37	Veeraghattam	Veeraghattam	Vangara

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.9.a

Pilot WBCIS for Mango Plantations in Vizianagaram Dist. Rabi 2012-13

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Badangi	Badangi	Bobbili
2	Baliyipeta	Baliyipeta	Bobbili
3	Bhoghapuram	Bhoghapuram	Pusapatirega
4	Bobbili	Bobbili	Seethanagaram
5	Bondapalle	Bondapalle	Gajapathinagaram
6	Cheepurupalle	Cheepurupalle	Garividi
7	Dattirajeru	Dattirajeru	Ramabhadrapuram
8	Denkada	Denkada	Pusapatirega
9	Gajapathinagaram	Gajapathinagaram	Dattirajeru
10	Gantyada	Gantyada	Jami
11	Garividi	Garividi	Gurla
12	Garugubilli	Garugubilli	Jiyyamavalasa
13	Gummalakshampuram	Gummalakshampuram	Kurupam
14	Gurla	Gurla	Nellimarla
15	Jami	Jami	Vizianagaram
16	Jiyyamavalasa	Jiyyamavalasa	Komarada
17	Komarada	Komarada	Gummalakshampuram
18	Kothavalasa	Kothavalasa	Lakkavarapukota
19	Kurupam	Kurupam	Jiyyamavalasa
20	Lakkavarapukota	Lakkavarapukota	Jami
21	Makkuva	Makkuva	Parvathipuram
22	Mentada	Mentada	Ramabhadrapuram
23	Merakamudiam	Merakamudiam	Dattirajeru
24	Nellimarla	Nellimarla	Bondapalle
25	Pachipenta	Pachipenta	Salur
26	Parvathipuram	Parvathipuram	Garugubilli
27	Pusapatirega	Pusapatirega	Nellimarla
28	Ramabhadrapuram	Ramabhadrapuram	Salur
29	Salur	Salur	Makkuva
30	Seethanagaram	Seethanagaram	Makkuva
31	Srungavarapukota	Srungavarapukota	Jami
32	Therlam	Therlam	Merakamudiam
33	Vepada	Vepada	Srungavarapukota
34	Vizianagaram	Vizianagaram	Denkada

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.10.a

Pilot WBCIS for Mango Plantations in Visakhapatnam Dist. Rabi 2012-13

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Anakapalli	Anakapalli	Chodavaram
2	Anandapuram	Anandapuram	Pendurthi
3	Ananthagiri	Ananthagiri	Hukumpeta
4	Arakuvalley	Arakuvalley	Ananthagiri
5	Atchutapuram	Atchutapuram	Kasimkota
6	Bheemiunipatnam	Bheemiunipatnam	Anandapuram
7	Butchahyyapeta	Butchahyyapeta	Ravikamatham
8	Cheedikada	Cheedikada	Madugula
9	Chintapalle	Chintapalle	Gudemkothaveedhi
10	Chodavaram	Chodavaram	Butchahyyapeta
11	Devarapalle	Devarapalle	Cheedikada
12	Dumbriguda	Dumbriguda	Hukumpeta
13	Gajuwaka	Gajuwaka	Pedagantyada
14	Gangaraju Madugula	Gangaraju Madugula	Chintapalle
15	Golugonda	Golugonda	Koyyuru
16	Gudemkothaveedhi	Gudemkothaveedhi	Koyyuru
17	Hukumpeta	Hukumpeta	Paderu
18	K Kotapadu	K Kotapadu	Devarapalle
19	Kasimkota	Kasimkota	Butchahyyapeta
20	Kotauratla	Kotauratla	Makavarapalem
21	Koyyuru	Koyyuru	Chintapalle
22	Madugula	Madugula	Paderu
23	Makavarapalem	Makavarapalem	Kasimkota
24	Munagapaka	Munagapaka	Atchutapuram
25	Munchingiputtu	Munchingiputtu	Pedabayalu
26	Nakkapalli	Nakkapalli	S Rayavaram
27	Narsipatnam	Narsipatnam	Golugonda
28	Nathavaram	Nathavaram	Golugonda
29	Paderu	Paderu	Gangaraju Madugula
30	Padmanabham	Padmanabham	Anandapuram
31	Paravada	Paravada	Anakapalli
32	Payakaraopeta	Payakaraopeta	Nakkapalli
33	Pedabayalu	Pedabayalu	Gangaraju Madugula
34	Pedagantyada	Pedagantyada	Paravada
35	Pendurthi	Pendurthi	Sabbavaram
36	Rambilli	Rambilli	Atchutapuram
37	Ravikamatham	Ravikamatham	Rolugunta
38	Rolugunta	Rolugunta	Narsipatnam
39	S Rayavaram	S Rayavaram	Rambilli
40	Sabbavaram	Sabbavaram	K Kotapadu
41	Visakhapatnam	Visakhapatnam	Anandapuram
42	Visakhapatnam (U)	Visakhapatnam (U)	Visakhapatnam
43	Yelamanchili	Yelamanchili	Rambilli

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.11.a

Pilot WBCIS for Mango Plantations in East Godavari Dist. Rabi 2012-13

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Addateegala	Addateegala	Rajavommangi
2	Ainavilli	Ainavilli	Mummidivaram
3	Alamuru	Alamuru	Kapileswarapuram
4	Allavaram	Allavaram	Amalapuram
5	Amalapuram	Amalapuram	Ainavilli
6	Ambajipeta	Ambajipeta	Amalapuram
7	Anaparthi	Anaparthi	Mandapeta
8	Atreyapuram	Atreyapuram	Rajahmundry®
9	Biccavolu	Biccavolu	Rangampeta
10	Devipatnam	Devipatnam	Rampachodavaram
11	Eleswaram	Eleswaram	Kirlampudi
12	Gandepalle	Gandepalle	Peddapuram
13	Gangavaram	Gangavaram	Rampachodavaram
14	Gokavaram	Gokavaram	Korukonda
15	Gollaprolu	Gollaprolu	Sankhavaram
16	Jaggampeta	Jaggampeta	Gandepalle
17	Kadiam	Kadiam	Atreyapuram
18	Kajuluru	Kajuluru	Karapa
19	Kakinada (U)	Kakinada (U)	Kakinada ®
20	Kakinada ®	Kakinada ®	Samalkota
21	Kapileswarapuram	Kapileswarapuram	Kothapeta
22	Karapa	Karapa	Pedapudi
23	Katrenikona	Katrenikona	Polavaram
24	Kirlampudi	Kirlampudi	Jaggampeta
25	Korukonda	Korukonda	Seethanagaram
26	Kotananduru	Kotananduru	Tuni
27	Kothapalle	Kothapalle	Gollaprolu
28	Kothapeta	Kothapeta	Ravulapalem
29	Malikipuram	Malikipuram	Razole
30	Mamidikuduru	Mamidikuduru	Allavaram
31	Mandapeta	Mandapeta	Rajanagaram
32	Maredumilli	Maredumilli	Ramavaram
33	Mummidivaram	Mummidivaram	Polavaram
34	P Gannavaram	P Gannavaram	Ambajipeta
35	Pamaru	Pamaru	Ainavilli
36	Pedapudi	Pedapudi	Biccavolu
37	Peddapuram	Peddapuram	Kirlampudi
38	Pithapuram	Pithapuram	Gollaprolu
39	Polavaram	Polavaram	Thallarevu
40	Prathipadu	Prathipadu	Eleswaram
41	Rajahmundry (U)	Rajahmundry (U)	Rajahmundry®
42	Rajahmundry®	Rajahmundry®	Rajanagaram
43	Rajanagaram	Rajanagaram	Korukonda
44	Rajavommangi	Rajavommangi	Kotananduru
45	Ramachandrapuram	Ramachandrapuram	Rayavaram
46	Ramavaram	Ramavaram	Addateegala
47	Rampachodavaram	Rampachodavaram	Maredumilli
48	Rangampeta	Rangampeta	Gandepalle
49	Ravulapalem	Ravulapalem	Atreyapuram
50	Rayavaram	Rayavaram	Kapileswarapuram
51	Razole	Razole	Mamidikuduru
52	Sakhinetipalle	Sakhinetipalle	Malikipuram
53	Samalkota	Samalkota	Peddapuram
54	Sankhavaram	Sankhavaram	Prathipadu
55	Seethanagaram	Seethanagaram	Devipatnam
56	Thallarevu	Thallarevu	Kajuluru
57	Thondangi	Thondangi	Sankhavaram
58	Tuni	Tuni	Thondangi
59	Uppalaguptam	Uppalaguptam	Katrenikona

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.12.a

Pilot WBCIS for Mango Plantations in West Godavari Dist. Rabi 2012-13

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Achanta	Achanta	Poduru
2	Akiveedu	Akiveedu	Undi
3	Attili	Attili	Ganapavaram
4	Bheemavaram	Bheemavaram	Kalla
5	Bhimadole	Bhimadole	Unguturu
6	Buttayagudem	Buttayagudem	Polavaram
7	Chagallu	Chagallu	Nidadavole
8	Chintalapudi	Chintalapudi	T Narasapuram
9	D Tirumala	D Tirumala	Kamavarapukota
10	Denduluru	Denduluru	Bhimadole
11	Devarapalle	Devarapalle	Nallajerla
12	Eluru	Eluru	Denduluru
13	Ganapavaram	Ganapavaram	Pentapadu
14	Gopalapuram	Gopalapuram	Devarapalle
15	Iragavaram	Iragavaram	Penumantra
16	Jangareddigudem	Jangareddigudem	Koyyalagudem
17	Jeelugumilli	Jeelugumilli	Buttayagudem
18	Kalla	Kalla	Akiveedu
19	Kamavarapukota	Kamavarapukota	Lingapalem
20	Kovvur	Kovvur	Chagallu
21	Koyyalagudem	Koyyalagudem	Buttayagudem
22	Lingapalem	Lingapalem	Chintalapudi
23	Mogalthur	Mogalthur	Bheemavaram
24	Nallajerla	Nallajerla	Unguturu
25	Narasapuram	Narasapuram	Mogalthur
26	Nidadavole	Nidadavole	Tadepalligudem
27	Nidamaru	Nidamaru	Bhimadole
28	Palacole	Palacole	Veeravasaram
29	Palakoderu	Palakoderu	Bheemavaram
30	Pedapadu	Pedapadu	Eluru
31	Pedavegi	Pedavegi	Denduluru
32	Pentapadu	Pentapadu	Tadepalligudem
33	Penugonda	Penugonda	Achanta
34	Penumantra	Penumantra	Attili
35	Peravali	Peravali	Penugonda
36	Poduru	Poduru	Palacole
37	Polavaram	Polavaram	Gopalapuram
38	T Narasapuram	T Narasapuram	Jangareddigudem
39	Tadepalligudem	Tadepalligudem	Unguturu
40	Tanuku	Tanuku	Undrajavaram
41	Thallapudi	Thallapudi	Gopalapuram
42	Undi	Undi	Ganapavaram
43	Undrajavaram	Undrajavaram	Tanuku
44	Unguturu	Unguturu	Pentapadu
45	Veeravasaram	Veeravasaram	Palakoderu
46	Yelamanchili	Yelamanchili	Poduru

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.13.a

Pilot WBCIS for Mango Plantations in Krishna Dist. Rabi 2012-13

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	A Konduru	A Konduru	Vissannapet
2	Agiripalle	Agiripalle	Nizvid
3	Avanigadda	Avanigadda	Mopidevi
4	Bantumilli	Bantumilli	Pedana
5	Bapulapadu	Bapulapadu	Agiripalle
6	Challapalli	Challapalli	Ghantasala
7	Chandralapadu	Chandralapadu	Kanchikacherla
8	Chatrai	Chatrai	Musunuru
9	G Konduru	G Konduru	Mylavaram
10	Gampalagudem	Gampalagudem	Tiruvuru
11	Gannavaram	Gannavaram	Agiripalle
12	Ghantasala	Ghantasala	Pamidimukkala
13	Gudivada	Gudivada	Pedaparupudi
14	Gudlalleru	Gudlalleru	Gudivada
15	Gudur	Gudur	Ghantasala
16	Ibrahimpattam	Ibrahimpattam	G Konduru
17	Jaggayyapeta	Jaggayyapeta	Vatsavai
18	Kaikalur	Kaikalur	Kalidindi
19	Kalidindi	Kalidindi	Kruthivenu
20	Kanchikacherla	Kanchikacherla	Veerulapadu
21	Kankipadu	Kankipadu	Thotlalluru
22	Koduru	Koduru	Machilipattam
23	Kruthivenu	Kruthivenu	Bantumilli
24	Machilipattam	Machilipattam	Gudur
25	Mandavalli	Mandavalli	Kaikalur
26	Mopidevi	Mopidevi	Challapalli
27	Movva	Movva	Ghantasala
28	Mudinepalli	Mudinepalli	Bantumilli
29	Musunuru	Musunuru	Nizvid
30	Mylavaram	Mylavaram	Reddigudem
31	Nagayalanka	Nagayalanka	Koduru
32	Nandigama	Nandigama	Chandralapadu
33	Nandivada	Nandivada	Mandavalli
34	Nizvid	Nizvid	Reddigudem
35	Pamaru	Pamaru	Gudlalleru
36	Pamidimukkala	Pamidimukkala	Movva
37	Pedana	Pedana	Gudlalleru
38	Pedaparupudi	Pedaparupudi	Unguturu
39	Penamaluru	Penamaluru	Vijayawada Urban
40	Penuganchiprolu	Penuganchiprolu	Nandigama
41	Reddigudem	Reddigudem	A Konduru
42	Thotlalluru	Thotlalluru	Pamidimukkala
43	Tiruvuru	Tiruvuru	A Konduru
44	Unguturu	Unguturu	Gannavaram
45	Vatsavai	Vatsavai	Penuganchiprolu
46	Veerulapadu	Veerulapadu	Nandigama
47	Vijayawada Rural	Vijayawada Rural	G Konduru
48	Vijayawada Urban	Vijayawada Urban	Vijayawada Rural
49	Vissannapet	Vissannapet	Chatrai
50	Vuyyuru	Vuyyuru	Pedaparupudi

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.14 .a

Pilot WBCIS for **Mango Plantations in Chittoor Dist. Rabi 2012-13**

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	B KOTHAKOTA	B KOTHAKOTA	KURABALAKOTA
2	BAIREDDI PALLE	BAIREDDI PALLE	PALAMANER
3	BANGARUPALEM	BANGARUPALEM	THAVANAMPALLE
4	BUCHINAIDU KHANDRIGA	BUCHINAIDU KHANDRIGA	THOTTAMBEDU
5	CHANDRAGIRI	CHANDRAGIRI	PAKALA
6	CHINNAGOTTIGALLU	CHINNAGOTTIGALLU	CHANDRAGIRI
7	CHITTOOR	CHITTOOR	GANGADHARA NELLORE
8	CHOWDEPALLE	CHOWDEPALLE	NIMMANAPALLE
9	GANGADHARA NELLORE	GANGADHARA NELLORE	S.R.PURAM
10	GANGAVARAM	GANGAVARAM	PALAMANER
11	GUDI PALLE	GUDI PALLE	SANTHI PURAM
12	GUDIPALA	GUDIPALA	CHITTOOR
13	GURRAMKONDA	GURRAMKONDA	PEDDAMANDYAM
14	IRALA	IRALA	PUTHALAPATTU
15	K.V.B.PURAM	K.V.B.PURAM	NAGALAPURAM
16	KALAKADA	KALAKADA	GURRAMKONDA
17	KALIKIRI	KALIKIRI	KAMBHAMVARIPALLE
18	KAMBHAMVARIPALLE	KAMBHAMVARIPALLE	PILERU
19	KARVETINAGAR	KARVETINAGAR	VEDURU KUPPAM
20	KUPPAM	KUPPAM	GUDI PALLE
21	KURABALAKOTA	KURABALAKOTA	MADANAPALLE
22	MADANAPALLE	MADANAPALLE	NIMMANAPALLE
23	MULAKALACHERUVU	MULAKALACHERUVU	B KOTHAKOTA
24	NAGALAPURAM	NAGALAPURAM	SATYAVEDU
25	NAGARI	NAGARI	NARAYANAVANAM
26	NARAYANAVANAM	NARAYANAVANAM	K.V.B.PURAM
27	NIMMANAPALLE	NIMMANAPALLE	VOYALPADU (VALMIKIPURAM)
28	NINDRA	NINDRA	NAGARI
29	PAKALA	PAKALA	PULICHERLA
30	PALAMANER	PALAMANER	BANGARUPALEM
31	PALASAMUDRAM	PALASAMUDRAM	SRIRANGARAJAPURAM
32	PEDDA PANJANI	PEDDA PANJANI	GANGAVARAM
33	PEDDAMANDYAM	PEDDAMANDYAM	THAMBALLAPALLE
34	PEDDATHIPPASAMUDRAM	PEDDATHIPPASAMUDRAM	B KOTHAKOTA
35	PENUMURU	PENUMURU	GANGADHARA NELLORE
36	PICHATUR	PICHATUR	NAGALAPURAM
37	PILERU	PILERU	ROMPICHERLA
38	PULICHERLA	PULICHERLA	SODAM
39	PUNGANUR	PUNGANUR	RAMASAMUDRAM
40	PUTHALAPATTU	PUTHALAPATTU	PENUMURU
41	PUTTUR	PUTTUR	KARVETINAGAR
42	RAMA KUPPAM	RAMA KUPPAM	VENKATAGIRI KOTA
43	RAMACHANDRAPURAM(Kammapa	RAMACHANDRAPURAM(Kammapa	HANDRAGIRI
44	RAMASAMUDRAM	RAMASAMUDRAM	MADANAPALLE
45	RENIGUNTA	RENIGUNTA	TIRUPATI URBAN
46	ROMPICHERLA	ROMPICHERLA	CHINNAGOTTIGALLU
47	SANTHI PURAM	SANTHI PURAM	RAMA KUPPAM
48	SATYAVEDU	SATYAVEDU	VARADAIHPALEM
49	SODAM	SODAM	CHOWDEPALLE
50	SOMALA	SOMALA	NIMMANAPALLE
51	SRIKALAHASTI	SRIKALAHASTI	YERPEDU
52	SRIRANGARAJAPURAM	SRIRANGARAJAPURAM	VEDURU KUPPAM
53	THAMBALLAPALLE	THAMBALLAPALLE	MULAKALACHERUVU
54	THAVANAMPALLE	THAVANAMPALLE	IRALA
55	THOTTAMBEDU	THOTTAMBEDU	SRIKALAHASTI
56	TIRUPATHI RURAL	TIRUPATHI RURAL	TIRUPATI URBAN
57	TIRUPATI URBAN	TIRUPATI URBAN	CHANDRAGIRI
58	VADAMALAPETA	VADAMALAPETA	NARAYANAVANAM
59	VARADAIHPALEM	VARADAIHPALEM	BUCHINAIDU KHANDRIGA
60	VEDURU KUPPAM	VEDURU KUPPAM	VEDURU KUPPAM
61	VENKATAGIRI KOTA	VENKATAGIRI KOTA	BAIREDDI PALLE
62	VIJAYA PURAM	VIJAYA PURAM	NINDRA
63	VOYALPADU (VALMIKIPURAM)	VOYALPADU (VALMIKIPURAM)	KALIKIRI
64	YADAMARI	YADAMARI	CHITTOOR
65	YERPEDU	YERPEDU	RENIGUNTA
66	YERRAVARIPALEM	YERRAVARIPALEM	CHINNAGOTTIGALLU

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.15.a

Pilot WBCIS for Mango Plantations in Kurnool Dist. Rabi 2012-13

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	ADONI	ADONI	ASPARI
2	ALLAGADDA	ALLAGADDA	UYYALAWADA
3	ALUR	ALUR	HALAHARVI
4	ASPARI	ASPARI	ADONI
5	ATMAKUR	ATMAKUR	VELGODU
6	BANAGANAPALLI	BANAGANAPALLI	OWK
7	BANDI ATMAKUR	BANDI ATMAKUR	MAHANANDI
8	BETHAMCHERLA	BETHAMCHERLA	BANAGANAPALLI
9	C.BELAGAL	C.BELAGAL	GUDUR
10	CHAGALAMARRI	CHAGALAMARRI	ALLAGADDA
11	CHIPPAGIRI	CHIPPAGIRI	ALUR
12	DEVANAKONDA	DEVANAKONDA	KRISHNAGIRI
13	DHONE	DHONE	VELDURTHY
14	DORNIPADU	DORNIPADU	ALLAGADDA
15	GADIVEMULA	GADIVEMULA	PANYAM
16	GONEGANDLA	GONEGANDLA	DEVANAKONDA
17	GOSPADU	GOSPADU	SIRIVEL
18	GUDUR	GUDUR	KODUMUR
19	HALAHARVI	HALAHARVI	CHIPPAGIRI
20	HOLAGUNDA	HOLAGUNDA	ADONI
21	J.BUNGLOW	J.BUNGLOW	MIDTHUR
22	KALLUR	KALLUR	VELDURTHY
23	KODUMUR	KODUMUR	KALLUR
24	KOILKUNTALA	KOILKUNTALA	BANAGANAPALLI
25	KOLIMIGUNDLA	KOLIMIGUNDLA	OWK
26	KOSIGI	KOSIGI	MANTRALAYAM
27	KOTHAPALLI	KOTHAPALLI	ATMAKUR
28	KOWTHALAM	KOWTHALAM	ADONI
29	KRISHNAGIRI	KRISHNAGIRI	DHONE
30	KURNOOL	KURNOOL	KALLUR
31	MADDIKERA	MADDIKERA	PATTIKONDA
32	MAHANANDI	MAHANANDI	SIRIVEL
33	MANTRALAYAM	MANTRALAYAM	NANDAVARAM
34	MIDTHUR	MIDTHUR	GADIVEMULA
35	NANDAVARAM	NANDAVARAM	YEMMIGANUR
36	NANDIKOTKUR	NANDIKOTKUR	MIDTHUR
37	NANDYAL	NANDYAL	MAHANANDI
38	ORVAKAL	ORVAKAL	PANYAM
39	OWK	OWK	PEAPULLY
40	PAGIDYALA	PAGIDYALA	J.BUNGLOW
41	PAMULAPADU	PAMULAPADU	J.BUNGLOW
42	PANYAM	PANYAM	NANDYAL
43	PATTIKONDA	PATTIKONDA	ASPARI
44	PEAPULLY	PEAPULLY	DHONE
45	PEDDAKADUBUR	PEDDAKADUBUR	ADONI
46	RUDRAVARAM	RUDRAVARAM	ALLAGADDA
47	SANJAMALA	SANJAMALA	OWK
48	SIRIVEL	SIRIVEL	RUDRAVARAM
49	SRISAILAM	SRISAILAM	ATMAKUR
50	TUGGALI	TUGGALI	PATTIKONDA
51	UYYALAWADA	UYYALAWADA	SANJAMALA
52	VELDURTHY	VELDURTHY	BETHAMCHERLA
53	VELGODU	VELGODU	BANDI ATMAKUR
54	YEMMIGANUR	YEMMIGANUR	GONEGANDLA

PILOT WBCIS FOR MANGO PLANTATIONS IN KADAPA DISTRICT,RABI-2012-13

AGRICULTURE INSURANCE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERA			
Annexure II. 16.a			
List of RUA - RWS - BWS			
1	ATLUR	ATLUR	BADVEL
2	B.KODUR	B.KODUR	PORUMAMILLA
3	B.MATTAM	B.MATTAM	B.KODUR
4	BADVEL	BADVEL	B.KODUR
5	CHAKRAYAPET	CHAKRAYAPET	GALVEEDU
6	CHAPADU	CHAPADU	KHAJIPET
7	CHENNUR	CHENNUR	VALLUR
8	CHINNAMANDEM	CHINNAMANDEM	SAMBEPALLE
9	CHITVEL	CHITVEL	PENAGALUR
10	CK DINNE	CK DINNE	KADAPA
11	DUVVUR	DUVVUR	MYDUKUR
12	GALVEEDU	GALVEEDU	CHINNAMANDEM
13	GOPAVARAM	GOPAVARAM	BADVEL
14	JAMMALAMADUGU	JAMMALAMADUGU	MUDDANUR
15	KADAPA	KADAPA	CHENNUR
16	KALASAPADU	KALASAPADU	PORUMAMILLA
17	KAMALAPURAM	KAMALAPURAM	VALLUR
18	KHAJIPET	KHAJIPET	CHENNUR
19	KODUR	KODUR	OBULAVARIPALLI
20	KONDAPURAM	KONDAPURAM	MYLAVARAM
21	LAKKIREDDIPALLE	LAKKIREDDIPALLE	CHAKRAYAPET
22	LINGALA	LINGALA	SIMHADRIPURAM
23	MUDDANUR	MUDDANUR	YERRAGUNTALA
25	MYLAVARAM	MYLAVARAM	JAMMALAMADUGU
26	NANDALUR	NANDALUR	PENAGALUR
27	OBULAVARIPALLI	OBULAVARIPALLI	PULLAMPET
28	PEDDAMUDIUM	PEDDAMUDIUM	JAMMALAMADUGU
29	PENAGALUR	PENAGALUR	RAJAMPET
30	PENDLIMARRI	PENDLIMARRI	CK DINNE
31	PORUMAMILLA	PORUMAMILLA	GOPAVARAM
32	PRODDATUR	PRODDATUR	CHAPADU
33	PULIVENDULA	PULIVENDULA	LINGALA
34	PULLAMPET	PULLAMPET	CHITVEL
35	RAJAMPET	RAJAMPET	PULLAMPET
36	RAJUPALEM	RAJUPALEM	PRODDATUR
37	RAMAPURAM	RAMAPURAM	LAKKIREDDIPALLE
38	RAYACHOTY	RAYACHOTY	GALVEEDU
24	S. MYDUKUR	MYDUKUR	KHAJIPET
39	S.A.KASINAYANA	S.A.KASINAYANA	KALASAPADU
40	SAMBEPALLE	SAMBEPALLE	TSUNDUPALLE
41	SIDHOUT	SIDHOUT	VONTIMITTA
42	SIMHADRIPURAM	SIMHADRIPURAM	THONDUR
43	THONDUR	THONDUR	MUDDANUR
44	TSUNDUPALLE	TSUNDUPALLE	VEERABALLE
45	VALLUR	VALLUR	KHAJIPET
46	VEERABALLE	VEERABALLE	RAMAPURAM
47	VEMPALLE	VEMPALLE	VEMULA
48	VEMULA	VEMULA	PULIVENDULA
49	VN PALLE	VN PALLE	VEMPALLE
50	VONTIMITTA	VONTIMITTA	NANDALUR
51	YERRAGUNTALA	YERRAGUNTALA	KAMALAPURAM

AGRICULTURE INSURANCE COMPANY OF INDIA LTD.,HYDERABAD

Pilot WBCIS FOR Mango plantations in Medak dist.Rabi-2012-13

LIST OF RUA-RWA-BWS

Annexure-II.17.a

SNO	Reference unit area (RUA)	Reference weather station(RWS)	Backup weather station (BWS)
1	ALLADURGE	ALLADURGE	REGODE
2	ANDOLE	ANDOLE	PEDDAPUR
3	CHEGUNTA	CHEGUNTA	SHANKARAMPET®
4	CHINNAKODUR	CHINNAKODUR	SIDDIPET
5	DOULTABAD	DOULTABAD	HATHNOORA
6	DUBBAK	DUBBAK	TIMMAPUR
7	GAJWEL	GAJWEL	TUPRAN
8	HATHNOORA	HATHNOORA	ANDOLE
9	JAGDEVPUR	JAGDEVPUR	GAJWEL
10	JHARASANGAM	JHARASANGAM	RAIKODE
11	JINNARAM	JINNARAM	PATANCHERU
12	KALHER	KALHER	KANGTI
13	KANGTI	KANGTI	SURGAPUR
14	KOHIR	KOHIR	DIGWAL
15	KONDAPAK	KONDAPAK	THOGUNTA
16	KONDAPUR	KONDAPUR	KANDI
17	KOWDIPALLI	KOWDIPALLI	ANDOLE
18	KULCHARAM	KULCHARAM	KOWDIPALLE
19	MANOOR	MANOOR	NARAYANKHED
20	MEDAK	MEDAK	RAMAYAMPET
21	MIRDODDI	MIRDODDI	DUBBAK
22	MULUG	MULUG	JAGDEVPUR
23	MUNPALLE	MUNPALLE	JHARASANGAM
24	NANGANUR	NANGANUR	KONDAPAK
25	NARAYANKHED	NARAYANKHED	REGODE
26	NARSAPUR	NARSAPUR	SHIVAMPET
27	NYALKAL	NYALKAL	RAIKODE
28	PAPANNAPET	PAPANNAPET	TEKMAL
29	PATANCHERU	PATANCHERU	KANDI
30	PULKAL	PULKAL	HATHNOORA
31	RAIKODE	RAIKODE	NYALKAL
32	RAMAYAMPET	RAMAYAMPET	MEDAK
33	RAMCHANDRAPURAM	RAMCHANDRAPURAM	PATANCHERU
34	REGODE	REGODE	ALLADURGE
35	SADASIVPET	SADASIVPET	KONDAPUR
36	SANGA REDDY	SANGA REDDY	KANDI
37	SHANKARAMPET - A	SHANKARAMPET - A	KALHER
38	SHANKARAMPET [R]	SHANKARAMPET [R]	MEDAK
39	SHIVAMPET	SHIVAMPET	NARSAPUR
40	SIDDIPET	SIDDIPET	DUDADA
41	TEKMAL	TEKMAL	PAPANNAPET
42	THOGUNTA	THOGUNTA	KONDAPAK
43	TUPRAN	TUPRAN	MASAIPET
44	WARGAL	WARGAL	MULUG
45	YELDURTHY	YELDURTHY	SHIVAMPET
46	ZAHIRABAD	ZAHIRABAD	DIGWAL

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**Head Office: 13th Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001****WEATHER BASED CROP INSURANCE SCHEME****Annexure III****(‘Micro Insurance Product’)****Insurance Proposal Form**

State	District	Mandal	Reference Weather Station (RWS)	Crop	Season	Year

1. Details of Cultivator:

Name :	Name of Father/Husband :
Address for Communication, with contact Phone No.	Bank Name : Account No. :
Bank Branch & Address	

2. Details of Cropped Area proposed for Insurance:

Reference Unit Area (RUA)	Village	Land Identification Number (Survey / Khasra Nos.)	Extent in Hectares	Nature of ownership (Owner/ Tenant/Share Cropper)

I hereby declare that the provisions of the **Weather Based Crop Insurance Scheme & the Product structure** therein have been read and understood by / explained to me in detail in my language before completing the proposal form. I hereby further declare that the particulars furnished above are true and correct. I am aware and agree that the payout, if any, would be made as per the data of the Reference Weather Station (RWS) as mentioned in this proposal form. I have not submitted / will not submit any other **Weather Based Crop Insurance Scheme** or any Crop Insurance proposal covering the above mentioned crops during the season either through this bank branch or Primary Agrl. Cooperative Society (PACS) or any other Bank branch or PACS or Insurance Intermediary. I also understand that, in case of more than one insurance of the crop / area or any untrue statement, the claim, if any, shall stand prejudiced / repudiated.

Date:

Signature of Cultivator / Proposer

-----**(For use by the Bank / PACS / Insurance Intermediary)**-----

Crop	Area in Hectares	Sum Insured (Rs.)	Applicable Net Premium (Farmer's Share) (Rs.)

Prohibitions of Rebates: Section 41 of the Insurance Act provides as follows:

- No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy accept any rebates except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
- Any person making default in Company with the provisions of the section shall be punishable with which may extend to five hundred rupees.

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

Head Office: 13th Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001

Annexure III Contd.....

GUIDELINES FOR COMPLETION OF THE FORM

1. Separate proposal forms to be submitted for each crop.
2. Please complete the Proposal Form in all respects.
3. Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts. If you think any fact is material, please disclose it.
4. The Insurance shall become voidable at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information having been withheld by the proposer or any one acting on his behalf.
5. Kindly contact AIC's Offices or its authorized Agents for any doubts or clarifications on the proposal form.

NOTE: The liability of AIC does not commence until this proposal has been accepted by AIC and the premium is paid.

FORM: WBCIS-LC-2

Weather Based Crop Insurance Scheme (WBCIS) - Declaration Form (LOANEE)

FROM: _____ TO: _____

Annexure IV

(Address of Nodal Bank with Contact Number)	(Address of Agriculture Insurance Company of India Limited (AIC))
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1. Under the provisions of the **WBCIS**, we hereby declare the aggregate Sum Insured of the cultivators with respect to the Loanee Applicants / Kisan Credit Card Holders under the jurisdiction of our Nodal Bank **for the Season** _____ as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACSs under our jurisdiction, that
- i) All eligible Loan Applicants / Kisan Credit Card Holders who have sanctioned credit limit for the respective insurable crops for respective season intended to be grown during the season mentioned in the 'Schedule' below are included, and
 - ii) All guidelines with regard to coverage under Weather Based Crop Insurance Scheme issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd. (AIC) which are in force have been followed.

Dated at _____ this _____ day of _____

Name of the Nodal Bank's

Authorized Signatory :

Designation :

Signature and Seal
Of **Authorized Nodal Bank Official**

SCHEDULE

Declaration No. allotted by Bank: _____ NODAL BANK CODE : _____

State: _____ Season: _____ Year: _____ Crop: _____

District: _____ Reference Unit Area: _____ R W Station: _____
(as per Notification) (as per Notification)

Sum Insured per Hectare for Notified Crop: _____ Applicable Net Premium Rate: _____
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Applied / Sanctioned Sown Area (Hectares)	Sum Insured (Rs.) (S.I per ha X Area in ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

DD / Cheque No: _____ DD / Cheque Date: _____ DD / Cheque Amount: _____

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC)-----

CERTIFICATE NUMBER

--	--	--	--	--	--	--	--

RECEIPT NO.

--	--	--	--	--	--	--	--

DATE RECEIVED

--	--	--	--	--	--	--	--

NOTE: 1) All code boxes shall be filled up by AIC
2) Guidelines for filling up Declarations are given overleaf

Guidelines for Filling up Weather Based Crop Insurance Scheme Declaration Form (LOANEE)

1. This Declaration format should be used ONLY with respect to cultivators who are functional / operative Loan Applicants / Kisan Credit Card Holders with sanctioned credit limit. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference.
3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
4. All Code particulars (boxes) shall be filled up by AIC.
5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Loan Application for a particular crop (vis-à-vis sanctioned credit limit) and the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
6. In a particular season the Nodal Bank has to submit preferably only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **30 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
7. There should be no duplication in insurance coverage of any cultivator either by the same bank or vis-a-vis other banks / financial institutions for the mentioned crop and insured plot.
8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.

9. Specific guidelines for filling in the Schedule :

- (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
- (iv) Total Sum Insured should be arrived at for each loanee cultivator by multiplying Area (hectares) as per the loan application (vis-à-vis sanctioned credit limit) with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
- (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
- (vi) The Bank branches/PACs shall process and verify the details of crops grown and acreage operated, if and wherever required.

Weather Based Crop Insurance Scheme (WBCIS)

FORM: WBCIS-NLC-3
Declaration Form (NON-LOANEE)
Annexure V

FROM:TO:

(Address of Nodal Bank with Contact Number)

(Address of Agriculture Insurance Company of India Limited (AIC))

1. Under the provisions of the **Weather Based Crop Insurance Scheme (WBCIS)**, we hereby declare the aggregate Sum Insured with respect to the Non Loanee Cultivators under the jurisdiction of our Nodal Bank who submitted the insurance proposals **for the Season** _____ within the cut-off date, as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACs under our jurisdiction, that
- i) All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under Weather Based Crop Insurance Scheme (WBCIS) are included in the Declaration, and

ii) All guidelines with regard to coverage under Weather Based Crop Insurance Scheme (WBCIS) issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd.(AIC) which are in force have been followed.

Dated at _____this _____day of _____

Name of the Nodal Bank’s
Authorized Signatory :
Designation :

Signature and Seal
of Authorized Nodal Bank Official

SCHEDULE

Declaration No. allotted by Bank: _____NODAL BANK CODE : _____

State: _____Season: _____Year: _____Crop: _____

District: _____Reference Unit Area: _____R W Station: _____
(as per Notification)(as per Notification)

Sum Insured for insured Crop per Hectare: _____Applicable Net Premium Rate: _____
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

DD / Cheque No: _____DD / Cheque Date: _____DD / Cheque Amount: _____

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC)-----

CERTIFICATE NUMBER

RECEIPT NO.

DATE RECEIVED

NOTE: 1) All code boxes shall be filled up by AIC;
2) Guidelines for filling up Declarations are given overleaf.

**Guidelines for Filling up Weather Based Crop Insurance Scheme (WBCIS) Declaration Form
(Non Loanee)**

Annexure V. Contd....

1. This Declaration format should be used ONLY with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference. The Declaration should be accompanied by a consolidated statement with the details of all Non-Loanee cultivators insured under the Declaration. The details include name of cultivator, village, survey number, acreage insured, sum insured, premium paid, Bank A/c particulars, etc.
3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
4. All Code particulars (boxes) shall be filled up by AIC.
5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
6. In a particular season the Nodal Bank has to submit only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **15 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
7. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies, either by the same bank or with other banks /financial institutions for the mentioned crop and insured plot.
8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.
- 9. Specific guidelines for filling in the Schedule :**
 - (i) Care should be taken to specify the correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership upto 2 Hectares (~5 Acres).
 - (iv) Total Sum Insured should be arrived at for each cultivator by multiplying Area proposed for insurance (Hectares) in the proposal form with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
 - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
 - (vi) The bank branches/PACS shall process and verify the details of crops grown and acreage operated, if and wherever required.

Weather Based Crop Insurance Scheme - Declaration Form (NON-LOANEE) - Insurance Intermediary
Annexure VI

FROM:

TO:

(Address of Insurance Intermediary with
Contact Number)

Agriculture Insurance Company of India
Limited (AIC), 8th Floor, United India Towers,
Basheerbagh, HYDERABAD – 500 029

1. Under the provisions of the Weather Based Crop Insurance Scheme (WBCIS), we hereby consolidate the aggregate Sum Insured with respect to the Non Loanee Cultivators who submitted the Insurance Proposals **for the Season** _____ within the cut-off date, as per the schedule given below and details given in annexed Listing Sheet:
2. It is certified on behalf of this insurance intermediary, that
- i) All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under WBCIS are included in this Declaration, and

ii) All guidelines with regard to coverage under WBCIS issued by Agriculture Insurance Company of India Ltd.(AIC) and SLCCCI notification which are in force have been followed.

Dated at _____ this _____ day of _____

Name of the Insurance Intermediary's
Authorized Signatory :
Designation :

Signature and Seal
of Authorised Official
of the Insurance Intermediary

SCHEDULE

Declaration No. allotted by Insurance Intermediary (II):

II's CODE :

State: _____ Season: _____ Year: _____ Crop: _____

District: _____

Reference Unit Area: _____

R W Station: _____
(as per Notification)

Sum Insured for insured Crop per Hectare : _____
Applicable Net Premium Rate: _____
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

DD / Cheque No: _____ DD/ Cheque Date: _____ DD / Cheque Amount: _____

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

CERTIFICATE NUMBER

RECEIPT NO.

DATE RECEIVED

- NOTE: 1) All code boxes shall be filled up by AIC;
2) Consolidated Declaration is accompanied by the individual proposals;
3) Guidelines for filling up Declarations are given overleaf.

Guidelines

For Filling up WBCIS Declaration Form (Non Loanee) by Insurance Intermediary

1. This Declaration format should be used only with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
 2. Only one copy of the Declaration needs to be submitted to AIC, while retaining a copy by the Insurance Intermediary.
 3. All code particulars (boxes) shall be filled up by AIC.
 4. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of WBCIS.
 5. The Declarations have to be furnished to AIC with requisite Premium on daily basis, and within **72 hours** from the receipt of the Insurance Proposals under WBCIS.
 6. Each Declaration has to be accompanied by the respective original copy of Insurance Proposal Forms submitted for the Day and the Listing sheet.
 7. Each and every insured cultivator should operate a Bank A/c, as payout, if any is likely to be paid into the Bank A/c.
 8. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies with other banks /financial institutions / other insurance intermediary for the mentioned crop and insured plot.
- 9. Specific guidelines for filling in the Schedule :**
- (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (iii) Sum insured to be covered under WBCIS must be declared separately for “Small/Marginal Cultivators” and “Other Cultivators”. The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
 - (iv) Total Sum Insured should be arrived at by multiplying Area (hectares) proposed for insurance in the proposal form with the pre-defined ‘Sum Insured per hectare’ applicable for the crop, as per the Guidelines of the Scheme.
 - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under the Scheme would be communicated by AIC at the beginning of the crop season, based on which Net Premium would be calculated after adding Service Tax (if applicable).

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WBCIS RABI 2012-13 FOR MANGO PLANTATIONS - LIST OF CULTIVATORS

List to be enclosed with the relevant declaration form along with DD

Crop: _____ **Name of the Bank & Branch:** _____ **LOANEE F**

S.No	Name of the Cultivator, Father's Name	Address	Owner/Tenant Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	S & M/ Others	Sum Insured Rs./-	Farmer's share of Premium Rs./-	Bank Acco
										Farmer's Bank Account
1										
2										
3										
4										
5										
6										
7										
8										
9										
Place:		Date:				Authorised Signatory:				

[illegible]

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WBCIS RABI 2012-13 FOR MANGO PLANTATIONS - LIST OF CULTIVATORS

List to be enclosed with the relevant declaration form along with DD

Annexure VIII

Crop: MANGO

Name of the Bank & Branch/Office of JDA/Broker:

NON LOANEE FARMERS

S.No	Name of the Cultivator, Father's Name	Address	Owner/Tenant Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	S & M/ Others	Sum Insured Rs./-	Farmer's share of Premium Rs./-	Bank Account Details	
										Farmer's Bank Account	Bank & Branch
1											
2											
3											
4											
5											
6											
7											
8											
9											
Place:		Date:				Authorised Signatory:					



Agriculture Insurance Company of India Limited

Regional office, 8th Floor, United India Towers, Basheerbagh ,Hyderabad – 500 029

Telefax: 23242363 Phone : 23242594, 23240235

WBCIS Guidelines to Nodal Banks in A.P for participating in WBCIS Rabi, 2012-'13 in respect of Mango Plantations in 17 notified districts.

1. Weather Based crop Insurance scheme (WBCIS) for Rabi 2012-13 season for Mango Plantations in Adilabad, Karimnagar, Mahabubnagar, Ranga Reddy, Nalgonda, Wrangal, Khammam, Medak, Srikakulam, Vizianagaram, Visakhapatnam, East Godavari, West Godavari, Krishna, Chittoor, Kurnool and Kadapa districts. The Loanee farmers would be covered under the WBCIS on compulsory basis which as per guidelines of Govt. of India where it is voluntary for Non-Loanee farmers.
2. Non-loanee farmers interested in the pilot WBCIS for the notified crop in the above mentioned districts can insure their Plantation through the Banking Network/AIC empanelled Insurance Intermediaries/Micro Insurance Agents or through the authorized representatives of Agriculture Insurance Company of India Ltd.
3. The sum insured is pre-defined & fixed per Mango Tree (There are two categories basing on the age of tree i.e., 5-15 yrs and 16-50 yrs).
4. **The criteria for covering Loanee Farmers:**
 - a) All those farmers eligible for availing loans from 1st July, 2012 to 15th December, 2012 and who have sanction as per their loan proposal (even if the loan disbursement/withdrawal has not taken place), the respective notified crop should be taken into account for collection of premium. . The premium shall be debited to the account of the eligible farmers. The Banks can sanction premium as additionality to crop loan. Since these loanee farmers cannot be covered under NAIS invariably the coverage under WBCIS shall be provided.
 - b) The criteria for covering Loanee farmers is based on the predefined Sum Insured i.e., Rs.450/- per tree in respect of 5-15 years age group category and Rs.800/- per tree in respect of 16-50 years age group category. 'Total number of trees in farmers' possession' for the notified crop as already declared by Loanee Farmer in the loan application form for the purpose of fixing his/her '**Maximum Borrowing Limit**' (MBL) by the Lending Financial Institution, multiplied by the stipulated sum insured per acre will be the **actual sum insured** to be treated for payment of premium. Since the finance will be in terms of acre or hectare the premium table per tree/acre/hectare is furnished.

Annexure - IX contd....

- c) Agricultural Jewel Loans (AJLs) are eligible for compulsory coverage at par with other/pure agricultural loans. Please ensure that all eligible (if the farmer does not have sanction under regular crop loan account) AJLs sanctioned/dispensed as on the cut-off date prescribed for the purpose i.e., 15th December, 2012 shall be insured under the pilot WBCIS.

Table showing the details of Mango Premium and Sum Insured :

Age of the tree	Sum Insured Rs./-			Farmer contribution of Premium		
	Per tree	Per acre	Per hectare	Per tree	Per acre	Per hectare
5-15 Yrs.	450	18,000	45,000	26	1040	2600
15-50Yrs.	800	32,000	80,000	46	1840	4600

5. A. In case of Non Loanee farmers, the farmers shall declare the no. of trees under possession for notified crop in the Insurance proposal form. Sum Insured will be equal to the declared no. of trees (Category wise wherever applicable) multiplied by Sum Insured per tree (as applicable).
- B. In case the coverage shall have to be in acres/hectares, the same table of Loanee Can be followed for Sum Insured, Premium remittance etc.,
6. Pay-outs (claims) under the scheme are decided on 'Reference Unit Area approach' basis based on the required data recorded at the 'Reference Weather Station (RWS)' during the risk period. Should the RWS data be unavailable for any day during the risk period, the data of 'Backup Weather Station (BWS)' would be used for the purpose. In the absence of data from AWSs as alternative, data from Manual Rain gauge Stations of State Govt. or IMD will be adopted. The details of the RWS and BWS are appended in this notification.
7. Copies of the 'Proposal Form', 'Loanee Declaration Format', and 'Non-loanee Declaration Format' are appended in this notification. The list of Cultivators with coverage details also need to be sent along with the declaration. Banks are paid **5%** of premium as Service Charges for Loanee/Non-loanee coverage. Bankers are advised to contact AIC, RO, Hyderabad in case of any clarification.
8. All payouts under the scheme are settled by Agriculture Insurance Company of India Limited (AIC) after the completion of risk period subject to availability of the data in time.

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)
Weather Based Crop Insurance Scheme Rabi 2012-13
Annexure I a T E R M S H E E T

Crop: BANANA State: ANDHRA PRADESH District: VIZIANAGARAM Reference Weather Station: As per Notification	UNIT: HECTARE Mandal: GAJAPATINAGARAM,MENTADA,CHEEPURUPALLI Backup Weather Station: As per Notification
---	--

Cover-1: HIGH RELATIVE HUMIDITY

Objective:	To provide cover for reduced growth due to High Relative Humidity during cover period.																	
Cover Period:	15-Dec-12 to 30-Apr-13																	
Cover Definition:	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td>Daily Average Relative Humidity ></td> <td style="background-color: #ffff00;">80</td> <td>% For</td> <td>4</td> <td>6</td> <td>8</td> <td rowspan="2">Consecutive days</td> </tr> <tr> <td>Payout (Rs)</td> <td></td> <td></td> <td>5000</td> <td>10000</td> <td>20000</td> </tr> </table>	Daily Average Relative Humidity >	80	% For	4	6	8	Consecutive days	Payout (Rs)			5000	10000	20000				
Daily Average Relative Humidity >	80	% For	4	6	8	Consecutive days												
Payout (Rs)			5000	10000	20000													
	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td>MAX PAYOUT (Rs.)</td> <td>20000</td> </tr> </table>					MAX PAYOUT (Rs.)	20000											
MAX PAYOUT (Rs.)	20000																	
Note: Single payout of maximum intensity will be payable																		

Cover-2: EXCESS RAINFALL

Objective:	To provide cover against excess rainfall during cover period.																		
Cover Period:	1-Feb-13 to 31-May-13																		
Index:	Sum of 3 Consecutive days' rainfall (mm) during cover period																		
	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td>Trigger Rainfall (>)</td> <td>35</td> <td>45</td> <td>55</td> <td>65</td> <td>75</td> <td>85</td> </tr> <tr> <td>Payout (Rs.)</td> <td>5000</td> <td>10000</td> <td>15000</td> <td>20000</td> <td>25000</td> <td>30000</td> </tr> </table>					Trigger Rainfall (>)	35	45	55	65	75	85	Payout (Rs.)	5000	10000	15000	20000	25000	30000
Trigger Rainfall (>)	35	45	55	65	75	85													
Payout (Rs.)	5000	10000	15000	20000	25000	30000													
	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td>MAX PAYOUT (Rs.)</td> <td>30000</td> </tr> </table>					MAX PAYOUT (Rs.)	30000												
MAX PAYOUT (Rs.)	30000																		
Note: Single payout of maximum intensity will be payable																			

Cover-3: HIGH TEMPERATURE

Objective:	To provide cover for reduced growth due to High Maximum temperature during cover period.																	
Cover Period:	1-Mar-13 to 31-May-13																	
Cover Definition:	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td>Daily Maximum Temperature ></td> <td style="background-color: #ffff00;">42</td> <td>°C For</td> <td>3</td> <td>5</td> <td>7</td> <td rowspan="2">Consecutive days</td> </tr> <tr> <td>Payout (Rs)</td> <td></td> <td></td> <td>10000</td> <td>20000</td> <td>30000</td> </tr> </table>	Daily Maximum Temperature >	42	°C For	3	5	7	Consecutive days	Payout (Rs)			10000	20000	30000				
Daily Maximum Temperature >	42	°C For	3	5	7	Consecutive days												
Payout (Rs)			10000	20000	30000													
	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td>MAX PAYOUT (Rs.)</td> <td>30000</td> </tr> </table>					MAX PAYOUT (Rs.)	30000											
MAX PAYOUT (Rs.)	30000																	
Note: Single payout of maximum intensity will be payable																		

Cover 4: HIGH WIND SPEED

Cover Objective :	To compensate the Banana grower Losses due to High Windspeed during cover period																																		
Cover Period :	1-Feb-13 to 31-May-13																																		
Index :	Daily Maximum windspeed during cover period.																																		
	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th rowspan="5" style="text-align: center;">Wind Speed(Km/Hour) (Multiple Event)</th> <th></th> <th colspan="4">Daily Max Wind Trigger(Km/Hour)</th> <th rowspan="2">Payout (In Rs)</th> </tr> <tr> <th>Months</th> <th>February</th> <th>March</th> <th>April</th> <th>May</th> </tr> <tr> <td>Trigger1(>)</td> <td style="background-color: #e0f0ff;">45</td> <td style="background-color: #e0f0ff;">55</td> <td style="background-color: #e0f0ff;">55</td> <td style="background-color: #e0f0ff;">40</td> <td>5000</td> </tr> <tr> <td>Trigger2(>)</td> <td style="background-color: #e0f0ff;">60</td> <td style="background-color: #e0f0ff;">65</td> <td style="background-color: #e0f0ff;">65</td> <td style="background-color: #e0f0ff;">55</td> <td>10000</td> </tr> <tr> <td>Trigger3(>)</td> <td style="background-color: #e0f0ff;">70</td> <td style="background-color: #e0f0ff;">75</td> <td style="background-color: #e0f0ff;">75</td> <td style="background-color: #e0f0ff;">65</td> <td>20000</td> </tr> </table>					Wind Speed(Km/Hour) (Multiple Event)		Daily Max Wind Trigger(Km/Hour)				Payout (In Rs)	Months	February	March	April	May	Trigger1(>)	45	55	55	40	5000	Trigger2(>)	60	65	65	55	10000	Trigger3(>)	70	75	75	65	20000
Wind Speed(Km/Hour) (Multiple Event)		Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)																												
	Months	February	March	April	May																														
	Trigger1(>)	45	55	55	40		5000																												
	Trigger2(>)	60	65	65	55		10000																												
	Trigger3(>)	70	75	75	65	20000																													
	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td>MAX PAYOUT (Rs.)</td> <td>20000</td> </tr> </table>					MAX PAYOUT (Rs.)	20000																												
MAX PAYOUT (Rs.)	20000																																		
Note: Single payout of maximum intensity will be payable during each month																																			

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)	
Weather Based Crop Insurance Scheme Rabi 2012-13	Annexure I b
T E R M S H E E T	

Crop: **BANANA** UNIT: **HECTARE**
 State: **ANDHRA PRADESH**
 District: **VIZIANAGARAM** Mandal: **GANTYADA,PUSPATIREGA,NELIMERLA,VIZAYANAGARAM,JAMI,LAKKAVARAPUKOTA KOHAVALASA**

Reference Weather Station: **As per Notification** Backup Weather Station: **As per Notification**

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.
 Cover Period: 15-Dec-12 to 30-Apr-13
 Cover Definition:

Daily Average Relative Humidity >	80	% For	4	6	8
Payout (Rs)			5000	10000	20000

 Consecutive days

MAX PAYOUT (Rs.)	20000
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 Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
 Cover Period: 1-Feb-13 to 31-May-13
 Index: Sum of **3** Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	35	45	55	65	75	85
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.)	30000
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 Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.
 Cover Period: 1-Mar-13 to 31-May-13
 Cover Definition:

Daily Maximum Temperature >	42	°C For	3	5	7
Payout (Rs)			10000	20000	30000

 Consecutive days

MAX PAYOUT (Rs.)	30000
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 Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period
 Cover Period : 1-Feb-13 to 31-May-13
 Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		45	55	55	40	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)
Weather Based Crop Insurance Scheme Rabi 2012-13 **Annexure I c**
 T E R M S H E E T

Crop: **BANANA** UNIT: **HECTARE**
 State: **ANDHRA PRADESH**
 District: **VIZIANAGARAM** Mandal: **GARUGUBILLI,KOMARADA**
 Reference Weather Station: **As per Notification** Backup Weather Station: **As per Notification**

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.
 Cover Period: 15-Dec-12 to 30-Apr-13
 Cover Definition:

Daily Average Relative Humidity >	80	% For	4	6	8	Consecutive days
Payout (Rs)			5000	10000	20000	

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
 Cover Period: 1-Feb-13 to 31-May-13
 Index: Sum of **3** Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	35	45	55	65	75	85
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.
 Cover Period: 1-Mar-13 to 31-May-13
 Cover Definition:

Daily Maximum Temperature >	42	°C For	3	5	7	Consecutive days
Payout (Rs)			10000	20000	30000	

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period
 Cover Period : 1-Feb-13 to 31-May-13
 Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		45	55	55	40	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)	
Weather Based Crop Insurance Scheme Rabi 2012-13	Annexure I d
TERMSHEET	

Crop: BANANA State: ANDHRA PRADESH District: VIZIANAGARAM Reference Weather Station: As per Notification	UNIT: HECTARE Mandal: JIYYAMMAVALASA Backup Weather Station: As per Notification
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Cover-1: HIGH RELATIVE HUMIDITY

Objective:	To provide cover for reduced growth due to High Relative Humidity during cover period.						
Cover Period:	15-Dec-12 to 30-Apr-13						
Cover Definition:	Daily Average Relative Humidity >	80	% For	4	6	8	Consecutive days
	Payout (Rs)			5000	10000	20000	
	MAX PAYOUT (Rs.)		20000				

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective:	To provide cover against excess rainfall during cover period.						
Cover Period:	1-Feb-13 to 31-May-13						
Index:	Sum of	3	Consecutive days' rainfall (mm) during cover period				
	Trigger Rainfall (>)	35	45	55	65	75	85
	Payout (Rs.)	5000	10000	15000	20000	25000	30000
	MAX PAYOUT (Rs.)		30000				

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective:	To provide cover for reduced growth due to High Maximum temperature during cover period.						
Cover Period:	1-Mar-13 to 31-May-13						
Cover Definition:	Daily Maximum Temperature >	42	°C For	3	5	7	Consecutive days
	Payout (Rs)			10000	20000	30000	
	MAX PAYOUT (Rs.)		30000				

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective :	To compensate the Banana grower Losses due to High Windspeed during cover period				
Cover Period :	1-Feb-13 to 31-May-13				
Index :	Daily Maximum windspeed during cover period.				

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
	Trigger1(>)	45	55	55	40	5000
	Trigger2(>)	60	65	65	55	10000
	Trigger3(>)	70	75	75	65	20000
MAX PAYOUT (Rs.)		20000				

Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

Weather Based Crop Insurance Scheme Rabi 2012-13

Annexure I e

T E R M S H E E T

Crop: **BANANA** UNIT: **HECTARE**
 State: **ANDHRA PRADESH**
 District: **VIZIANAGARAM** Mandal: **KURUPAM**
 Reference Weather Station: **As per Notification** Backup Weather Station: **As per Notification**

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.
 Cover Period: 15-Dec-12 to 30-Apr-13
 Cover Definition: Daily Average Relative Humidity > 80 % For 4 6 8 Consecutive days
 Payout (Rs) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
 Cover Period: 1-Feb-13 to 31-May-13
 Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	35	45	55	65	75	85
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.
 Cover Period: 1-Mar-13 to 31-May-13
 Cover Definition: Daily Maximum Temperature > 42 °C For 3 5 7 Consecutive days
 Payout (Rs) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period
 Cover Period : 1-Feb-13 to 31-May-13
 Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		45	55	55	40	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)
Weather Based Crop Insurance Scheme Rabi 2012-13
Annexure I f
TERMSHEET

Crop: **BANANA** UNIT: **HECTARE**
 State: **ANDHRA PRADESH**
 District: **VIZIANAGARAM** Mandal: **MAKKUVA, SEETHANAGARAM,**
 Reference Weather Station: **As per Notification** Backup Weather Station: **As per Notification**

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.
 Cover Period: 15-Dec-12 to 30-Apr-13
 Cover Definition:

Daily Average Relative Humidity >	80	% For	4	6	8	Consecutive days
Payout (Rs)			5000	10000	20000	

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
 Cover Period: 1-Feb-13 to 31-May-13
 Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	35	45	55	65	75	85
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.
 Cover Period: 1-Mar-13 to 31-May-13
 Cover Definition:

Daily Maximum Temperature >	42	°C For	3	5	7	Consecutive days
Payout (Rs)			10000	20000	30000	

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period
 Cover Period : 1-Feb-13 to 31-May-13
 Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		45	55	55	40	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

Weather Based Crop Insurance Scheme Rabi 2012-13

Annexure I g

T E R M S H E E T

Crop: **BANANA** UNIT: **HECTARE**
 State: **ANDHRA PRADESH**
 District: **VIZIANAGARAM** Mandal: **PACHIPENTA**
 Reference Weather Station: **As per Notification** Backup Weather Station: **As per Notification**

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.
 Cover Period: 15-Dec-12 to 30-Apr-13
 Cover Definition: Daily Average Relative Humidity > 80 % For 4 6 8 Consecutive days
 Payout (Rs) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
 Cover Period: 1-Feb-13 to 31-May-13
 Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	35	45	55	65	75	85
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.
 Cover Period: 1-Mar-13 to 31-May-13
 Cover Definition: Daily Maximum Temperature > 42 °C For 3 5 7 Consecutive days
 Payout (Rs) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period
 Cover Period : 1-Feb-13 to 31-May-13
 Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		45	55	55	40	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)	
Weather Based Crop Insurance Scheme Rabi 2012-13	Annexure I h
TERMSHEET	

Crop: BANANA State: ANDHRA PRADESH District: VIZIANAGARAM Reference Weather Station: As per Notification	UNIT: HECTARE Mandal: S. KOTA,VEPADA Backup Weather Station: As per Notification
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Cover-1: HIGH RELATIVE HUMIDITY

Objective:	To provide cover for reduced growth due to High Relative Humidity during cover period.						
Cover Period:	15-Dec-12 to 30-Apr-13						
Cover Definition:	Daily Average Relative Humidity >	80	% For	4	6	8	Consecutive days
	Payout (Rs)			5000	10000	20000	
	MAX PAYOUT (Rs.)		20000				

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective:	To provide cover against excess rainfall during cover period.						
Cover Period:	1-Feb-13 to 31-May-13						
Index:	Sum of	3	Consecutive days' rainfall (mm) during cover period				
	Trigger Rainfall (>)	45	55	65	75	85	95
	Payout (Rs.)	5000	10000	15000	20000	25000	30000
	MAX PAYOUT (Rs.)		30000				

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective:	To provide cover for reduced growth due to High Maximum temperature during cover period.						
Cover Period:	1-Mar-13 to 31-May-13						
Cover Definition:	Daily Maximum Temperature >	42	°C For	3	5	7	Consecutive days
	Payout (Rs)			10000	20000	30000	
	MAX PAYOUT (Rs.)		30000				

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective :	To compensate the Banana grower Losses due to High Windspeed during cover period				
Cover Period :	1-Feb-13 to 31-May-13				
Index :	Daily Maximum windspeed during cover period.				

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
	Trigger1(>)	45	55	55	40	5000
	Trigger2(>)	60	65	65	55	10000
	Trigger3(>)	70	75	75	65	20000
MAX PAYOUT (Rs.)		20000				

Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)
Weather Based Crop Insurance Scheme Rabi 2012-13 **Annexure I i**
 T E R M S H E E T

Crop: **BANANA** UNIT: **HECTARE**
 State: **ANDHRA PRADESH**
 District: **VIZIANAGARAM** Mandal: **SALURU,BOBBILI,RAMABHADRAPURAM,BALIJPETA**
 Reference Weather Station: **As per Notification** Backup Weather Station: **As per Notification**

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.
 Cover Period: 15-Dec-12 to 30-Apr-13
 Cover Definition:

Daily Average Relative Humidity >	80	% For	4	6	8	Consecutive days
Payout (Rs)			5000	10000	20000	

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
 Cover Period: 1-Feb-13 to 31-May-13
 Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	30	40	50	60	70	80
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.
 Cover Period: 1-Mar-13 to 31-May-13
 Cover Definition:

Daily Maximum Temperature >	42	°C For	3	5	7	Consecutive days
Payout (Rs)			10000	20000	30000	

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period
 Cover Period : 1-Feb-13 to 31-May-13
 Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		45	55	55	40	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)									
Weather Based Crop Insurance Scheme Rabi 2012-13 Annexure II a									
TERMSHEET									
Crop:	BANANA				UNIT: HECTARE				
State:	ANDHRA PRADESH								
District:	EAST GODAVARI				Mandal:	AINAVALLI,MUMMIDIVARAM,KOTHAPETA,AMALAPURAM			
Reference Weather Station:	As per Notification				Backup Weather Station:	As per Notification			
Cover-1: HIGH RELATIVE HUMIDITY									
Objective:	To provide cover for reduced growth due to High Relative Humidity during cover period.								
Cover Period:	15-Dec-12		to		30-Apr-13				
Cover Definition:	Daily Average Relative Humidity >	80	% For	4	6	8	Consecutive days		
	Payout (Rs)			5000	10000	20000			
	MAX PAYOUT (Rs.)		20000						
Note: Single payout of maximum intensity will be payable									
Cover-2: EXCESS RAINFALL									
Objective:	To provide cover against excess rainfall during cover period.								
Cover Period:	1-Feb-13		to		31-May-13				
Index:	Sum of	3	Consecutive days' rainfall (mm) during cover period						
	Trigger Rainfall (>)	35	45	55	65	75	85		
	Payout (Rs.)	5000	10000	15000	20000	25000	30000		
	MAX PAYOUT (Rs.)		30000						
Note: Single payout of maximum intensity will be payable									
Cover-3: HIGH TEMPERATURE									
Objective:	To provide cover for reduced growth due to High Maximum temperature during cover period.								
Cover Period:	1-Mar-13		to		31-May-13				
Cover Definition:	Daily Maximum Temperature >	42	°C For	4	6	8	Consecutive days		
	Payout (Rs)			10000	20000	30000			
	MAX PAYOUT (Rs.)		30000						
Note: Single payout of maximum intensity will be payable									
Cover 4: HIGH WIND SPEED									
Cover Objective :	To compensate the Banana grower Losses due to High Windspeed during cover period								
Cover Period :	1-Feb-13		to		31-May-13				
Index :	Daily Maximum windspeed during cover period.								
	Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)		
		Months	February	March	April	May			
		Trigger1(>)	45	55	55	40	5000		
		Trigger2(>)	60	65	65	55	10000		
		Trigger3(>)	70	75	75	65	20000		
	MAX PAYOUT (Rs.)		20000						
Note: Single payout of maximum intensity will be payable during each month									
SUM INSURED (Rs.)				100000					
Premium (Rs.)				11500					

Weather Based Crop Insurance Scheme Rabi 2012-13	Annexure II b
TERMSHEET	

Crop:	BANANA	UNIT:	HECTARE
State:	ANDHRA PRADESH		
District:	EAST GODAVARI	Mandal:	ADDATIGALA,RAJAVOMMANGI
Reference Weather Station:	As per Notification	Backup Weather Station:	As per Notification

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 15-Dec-12 to 30-Apr-13

Cover Definition:

Daily Average Relative Humidity >	80	% For	4	6	8	Consecutive days
Payout (Rs)			5000	10000	20000	

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-13 to 31-May-13

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	35	45	55	65	75	85
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-13 to 31-May-13

Cover Definition:

Daily Maximum Temperature >	42	°C For	4	6	8	Consecutive days
Payout (Rs)			10000	20000	30000	

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-13 to 31-May-13

Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
	Trigger1(>)	45	55	55	40	5000
	Trigger2(>)	60	65	65	55	10000
Trigger3(>)	70	75	75	65	20000	

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

Weather Based Crop Insurance Scheme Rabi 2012-13

Annexure II c

TERMSHEET

Crop: **BANANA** UNIT: **HECTARE**
 State: **ANDHRA PRADESH**
 District: **EAST GODAVARI** Mandal: **AMBAJIPET**
 Reference Weather Station: **As per Notification** Backup Weather Station: **As per Notification**

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.
 Cover Period: 15-Dec-12 to 30-Apr-13
 Cover Definition: Daily Average Relative Humidity > 80 % For 4 6 8 Consecutive days
 Payout (Rs) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
 Cover Period: 1-Feb-13 to 31-May-13
 Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	35	45	55	65	75	85
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.
 Cover Period: 1-Mar-13 to 31-May-13
 Cover Definition: Daily Maximum Temperature > 42 °C For 4 6 8 Consecutive days
 Payout (Rs) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period
 Cover Period : 1-Feb-13 to 31-May-13
 Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)				Payout (In Rs)
	Months	February	March	April	May
Trigger1(>)		45	55	55	40
Trigger2(>)		60	65	65	55
Trigger3(>)		70	75	75	65

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

Weather Based Crop Insurance Scheme Rabi 2012-13

Annexure II d

TERMSHEET

Crop: **BANANA** UNIT: **HECTARE**
 State: **ANDHRA PRADESH**
 District: **EAST GODAVARI** Mandal: **ATREYAPURAM,ALAMUR,RAVULAPALEM,KADIAM,RANGAMPETA,KAPILESWARAM**
 Reference Weather Station: **As per Notification** Backup Weather Station: **As per Notification**

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.
 Cover Period: 15-Dec-12 to 30-Apr-13
 Cover Definition: Daily Average Relative Humidity > **80** % For 4 6 8 Consecutive days
 Payout (Rs) 5000 10000 20000
 MAX PAYOUT (Rs.) 20000
 Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
 Cover Period: 1-Feb-13 to 31-May-13
 Index: Sum of **3** Consecutive days' rainfall (mm) during cover period
 Trigger Rainfall (>) 35 45 55 65 75 85
 Payout (Rs.) 5000 10000 15000 20000 25000 30000
 MAX PAYOUT (Rs.) 30000
 Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.
 Cover Period: 1-Mar-13 to 31-May-13
 Cover Definition: Daily Maximum Temperature > **42** °C For 4 6 8 Consecutive days
 Payout (Rs) 10000 20000 30000
 MAX PAYOUT (Rs.) 30000
 Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period
 Cover Period : 1-Feb-13 to 31-May-13
 Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
	Trigger1(>)	45	55	55	40	
	Trigger2(>)	60	65	65	55	
	Trigger3(>)	70	75	75	65	

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)
Weather Based Crop Insurance Scheme Rabi 2012-13 Annexure II e
TERMSHEET

Crop: **BANANA** State: **ANDHRA PRADESH** UNIT: **HECTARE**
 District: **EAST GODAVARI** Mandal: **KOTHAPALLI, PITHAPURAM, PEDDAPURAM, PRATHIPADU, ELESWARAM, GOKAVARAM**
 Reference Weather Station: **As per Notification** KIRLAMPUDI, JAGGAMPETA, GANDEPALLI, SANKAVARAM, THONDANGI, TUNI

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.
 Cover Period: 15-Dec-12 to 30-Apr-13
 Cover Definition:

Daily Average Relative Humidity >	80	% For	4	6	8
Payout (Rs)			5000	10000	20000

 Consecutive days

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
 Cover Period: 1-Feb-13 to 31-May-13
 Index: Sum of **3** Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	45	55	65	75	85	95
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.
 Cover Period: 1-Mar-13 to 31-May-13
 Cover Definition:

Daily Maximum Temperature >	42	°C For	4	6	8
Payout (Rs)			10000	20000	30000

 Consecutive days

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period
 Cover Period : 1-Feb-13 to 31-May-13
 Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
	Trigger1(>)	45	55	55	40	
	Trigger2(>)	60	65	65	55	
	Trigger3(>)	70	75	75	65	

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)
Weather Based Crop Insurance Scheme Rabi 2012-13 Annexure II f
TERMSHEET

Crop: BANANA State: ANDHRA PRADESH District: EAST GODAVARI Reference Weather Station: As per Notification	UNIT: HECTARE Mandal: RAZOLE, ALLAVARAM, MAMIDIKUDURU, PGANNAVARAM Backup Weather Station: As per Notification
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Cover-1: HIGH RELATIVE HUMIDITY
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Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 15-Dec-12 to 30-Apr-13

Cover Definition:

Daily Average Relative Humidity >	80	% For	4	6	8	Consecutive days
Payout (Rs)			5000	10000	20000	

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-13 to 31-May-13

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	40	50	60	70	80	90
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-13 to 31-May-13

Cover Definition:

Daily Maximum Temperature >	42	°C For	4	6	8	Consecutive days
Payout (Rs)			10000	20000	30000	

MAX PAYOUT (Rs.)	30000
------------------	-------

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-13 to 31-May-13

Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
	Trigger1(>)	45	55	55	40	
	Trigger2(>)	60	65	65	55	
	Trigger3(>)	70	75	75	65	

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)
Weather Based Crop Insurance Scheme Rabi 2012-13 Annexure III a
T E R M S H E E T

Crop: BANANA State: ANDHRA PRADESH District: CUDDAPAH Reference Weather Station: As per Notification	UNIT: HECTARE Mandal: CHITVEL, RAJAMPETA, PULLAMPETA, PENAGALUR, NANDALUR, VONTIMITTA Backup Weather Station: As per Notification
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Cover-1: HIGH RELATIVE HUMIDITY
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Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 15-Dec-12 to 30-Apr-13

Cover Definition:

Daily Average Relative Humidity >	75	% For	4	6	8	Consecutive days
Payout (Rs)			5000	10000	20000	

MAX PAYOUT (Rs.)	20000
------------------	-------

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-13 to 31-May-13

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	25	35	45	55	65	75
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-13 to 31-May-13

Cover Definition:

Daily Maximum Temperature >	43	°C For	4	6	8	Consecutive days
Payout (Rs)			10000	20000	30000	

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-13 to 31-May-13

Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		45	55	55	40	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)	
Weather Based Crop Insurance Scheme Rabi 2012-13	Annexure III b
TERMSHEET	

Crop: BANANA State: ANDHRA PRADESH District: CUDDAPAH Reference Weather Station: As per Notification	UNIT: HECTARE Mandal: KODUR, Backup Weather Station: As per Notification
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Cover-1: HIGH RELATIVE HUMIDITY

Objective:	To provide cover for reduced growth due to High Relative Humidity during cover period.						
Cover Period:	15-Dec-12 to 30-Apr-13						
Cover Definition:	Daily Average Relative Humidity >	75	% For	4	6	8	Consecutive days
	Payout (Rs)			5000	10000	20000	
	MAX PAYOUT (Rs.)		20000				
Note: Single payout of maximum intensity will be payable							

Cover-2: EXCESS RAINFALL

Objective:	To provide cover against excess rainfall during cover period.						
Cover Period:	1-Feb-13 to 31-May-13						
Index:	Sum of	3	Consecutive days' rainfall (mm) during cover period				
	Trigger Rainfall (>)	30	40	50	60	70	80
	Payout (Rs.)	5000	10000	15000	20000	25000	30000
	MAX PAYOUT (Rs.)		30000				
Note: Single payout of maximum intensity will be payable							

Cover-3: HIGH TEMPERATURE

Objective:	To provide cover for reduced growth due to High Maximum temperature during cover period.						
Cover Period:	1-Mar-13 to 31-May-13						
Cover Definition:	Daily Maximum Temperature >	43	°C For	4	6	8	Consecutive days
	Payout (Rs)			10000	20000	30000	
	MAX PAYOUT (Rs.)		30000				
Note: Single payout of maximum intensity will be payable							

Cover 4: HIGH WIND SPEED

Cover Objective :	To compensate the Banana grower Losses due to High Windspeed during cover period				
Cover Period :	1-Feb-13 to 31-May-13				
Index :	Daily Maximum windspeed during cover period.				

Wind Speed(Km/Hour) (Multiple Event)		Daily Max Wind Trigger(Km/Hour)				Payout (In Rs)
	Months	February	March	April	May	
	Trigger1(>)	45	55	55	40	5000
	Trigger2(>)	60	65	65	55	10000
	Trigger3(>)	70	75	75	65	20000
MAX PAYOUT (Rs.)		20000				
Note: Single payout of maximum intensity will be payable during each month						

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)
Weather Based Crop Insurance Scheme Rabi 2012-13 **Annexure III c**
 TERMSHEET

Crop: **BANANA** UNIT: **HECTARE**
 State: **ANDHRA PRADESH**
 District: **CUDDAPAH** Mandal: **LINGALA, VEMULA, VEMPALLE, PULIVENDULA, PENDLIMARRI, CKDINNE**
 Reference Weather Station: **As per Notification** Backup Weather Station: **As per Notification**

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.
 Cover Period: 15-Dec-12 to 30-Apr-13
 Cover Definition:

Daily Average Relative Humidity >	75	% For	4	6	8	Consecutive days
Payout (Rs)			5000	10000	20000	

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
 Cover Period: 1-Feb-13 to 31-May-13
 Index: Sum of **3** Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	30	40	50	60	70	80
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.
 Cover Period: 1-Mar-13 to 31-May-13
 Cover Definition:

Daily Maximum Temperature >	43	°C For	4	6	8	Consecutive days
Payout (Rs)			10000	20000	30000	

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period
 Cover Period : 1-Feb-13 to 31-May-13
 Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		45	55	55	40	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)	
Weather Based Crop Insurance Scheme Rabi 2012-13	Annexure III d
TERMSHEET	

Crop: BANANA State: ANDHRA PRADESH District: CUDDAPAH Reference Weather Station: As per Notification	UNIT: HECTARE Mandal: OBULAVARIPALLE,SIDDAVATAM,DUVVUR Backup Weather Station: As per Notification
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Cover-1: HIGH RELATIVE HUMIDITY

Objective:	To provide cover for reduced growth due to High Relative Humidity during cover period.						
Cover Period:	15-Dec-12 to 30-Apr-13						
Cover Definition:	Daily Average Relative Humidity >	75	% For	4	6	8	Consecutive days
	Payout (Rs)			5000	10000	20000	
	MAX PAYOUT (Rs.)		20000				

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective:	To provide cover against excess rainfall during cover period.						
Cover Period:	1-Feb-13 to 31-May-13						
Index:	Sum of	3	Consecutive days' rainfall (mm) during cover period				
	Trigger Rainfall (>)	25	35	45	55	65	75
	Payout (Rs.)	5000	10000	15000	20000	25000	30000
	MAX PAYOUT (Rs.)		30000				

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective:	To provide cover for reduced growth due to High Maximum temperature during cover period.						
Cover Period:	1-Mar-13 to 31-May-13						
Cover Definition:	Daily Maximum Temperature >	43	°C For	4	6	8	Consecutive days
	Payout (Rs)			10000	20000	30000	
	MAX PAYOUT (Rs.)		30000				

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective :	To compensate the Banana grower Losses due to High Windspeed during cover period				
Cover Period :	1-Feb-13 to 31-May-13				
Index :	Daily Maximum windspeed during cover period.				

Wind Speed(Km/Hour) (Multiple Event)		Daily Max Wind Trigger(Km/Hour)				Payout (In Rs)
	Months	February	March	April	May	
	Trigger1(>)	45	55	55	40	5000
	Trigger2(>)	60	65	65	55	10000
	Trigger3(>)	70	75	75	65	20000
MAX PAYOUT (Rs.)		20000				

Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)	
Weather Based Crop Insurance Scheme Rabi 2012-13	Annexure III e
TERMSHEET	

Crop: BANANA	UNIT: HECTARE
State: ANDHRA PRADESH	
District: CUDDAPAH	Mandal: SIMHADRI PURAM, KONDAPURAM, MUDDANUR, VNPALLE, KAMALAPURAM
Reference Weather Station: As per Notification	Backup Weather Station: As per Notification

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 15-Dec-12 to 30-Apr-13

Cover Definition:

Daily Average Relative Humidity >	75	% For	4	6	8	Consecutive days
Payout (Rs)			5000	10000	20000	

MAX PAYOUT (Rs.)	20000
------------------	-------

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-13 to 31-May-13

Index: Sum of **3** Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	30	40	50	60	70	80
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-13 to 31-May-13

Cover Definition:

Daily Maximum Temperature >	43	°C For	4	6	8	Consecutive days
Payout (Rs)			10000	20000	30000	

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-13 to 31-May-13

Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		45	55	55	40	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)
Weather Based Crop Insurance Scheme Rabi 2012-13 Annexure IV a
 T E R M S H E E T

Crop: **BANANA** UNIT: **HECTARE**
 State: **ANDHRA PRADESH**
 District: **KURNOOL** Mandal: **CHAGALMARI**
 Reference Weather Station: **As per Notification** Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.
 Cover Period: 15-Dec-12 to 30-Apr-13
 Cover Definition:

Daily Average Relative Humidity >	75	% For	4	6	8	Consecutive days
Payout (Rs)			5000	10000	20000	

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
 Cover Period: 1-Feb-13 to 31-May-13
 Index: Sum of **3** Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	10	25	40	55	65	75
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.
 Cover Period: 1-Mar-13 to 31-May-13
 Cover Definition:

Daily Maximum Temperature >	43	°C For	4	6	8	Consecutive days
Payout (Rs)			10000	20000	30000	

MAX PAYOUT (Rs.)	30000
------------------	-------

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period
 Cover Period : 1-Feb-13 to 31-May-13
 Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)		Daily Max Wind Trigger(Km/Hour)				Payout (In Rs)
	Months	February	March	April	May	
	Trigger1(>)	45	55	55	40	
	Trigger2(>)	60	65	65	55	
	Trigger3(>)	70	75	75	65	

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)
Weather Based Crop Insurance Scheme Rabi 2012-13 **Annexure IV b**
 T E R M S H E E T

Crop: **BANANA** UNIT: **HECTARE**
 State: **ANDHRA PRADESH** Mandals: Mahanandi, Bandiatmakur, Panyam, Nandyal, Velugode
 District: **KURNOOL**
 Reference Weather Station: **As per Notification** Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.
 Cover Period: 15-Dec-12 to 30-Apr-13
 Cover Definition:

Daily Average Relative Humidity >	75	% For	4	6	8	Consecutive days
Payout (Rs)			5000	10000	20000	

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
 Cover Period: 1-Feb-13 to 31-May-13
 Index: Sum of **3** Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	10	25	40	55	65	75
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.
 Cover Period: 1-Mar-13 to 31-May-13
 Cover Definition:

Daily Maximum Temperature >	43	°C For	4	6	8	Consecutive days
Payout (Rs)			10000	20000	30000	

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period
 Cover Period : 1-Feb-13 to 31-May-13
 Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		45	55	55	40	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)
Weather Based Crop Insurance Scheme Rabi 2012-13 **Annexure IV c**
 T E R M S H E E T

Crop: **BANANA** UNIT: **HECTARE**
 State: **ANDHRA PRADESH**
 District: **KURNOOL** Mandal: **ORVAKAL,VELDURTHY**
 Reference Weather Station: **As per Notification** Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.
 Cover Period: 15-Dec-12 to 30-Apr-13
 Cover Definition:

Daily Average Relative Humidity >	75	% For	4	6	8	Consecutive days
Payout (Rs)			5000	10000	20000	

MAX PAYOUT (Rs.)	20000
------------------	-------

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
 Cover Period: 1-Feb-13 to 31-May-13
 Index: Sum of **3** Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	15	30	45	55	65	75
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.)	30000
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Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.
 Cover Period: 1-Mar-13 to 31-May-13
 Cover Definition:

Daily Maximum Temperature >	43	°C For	4	6	8	Consecutive days
Payout (Rs)			10000	20000	30000	

MAX PAYOUT (Rs.)	30000
------------------	-------

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period
 Cover Period : 1-Feb-13 to 31-May-13
 Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		45	55	55	40	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

Weather Based Crop Insurance Scheme Rabi 2012-13

Annexure IV d

T E R M S H E E T

Crop: **BANANA**
 State: **ANDHRA PRADESH**
 District: **KURNOOL**

UNIT: **HECTARE**Mandal: **PEAPALLY**Reference Weather Station: **As per Notification**

Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 15-Dec-12 to 30-Apr-13

Cover Definition:

Daily Average Relative Humidity >	75	% For	4	6	8	Consecutive days
Payout (Rs)			5000	10000	20000	

MAX PAYOUT (Rs.)	20000
------------------	-------

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-13 to 31-May-13

Index: Sum of **3** Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	10	25	40	55	65	75
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.)	30000
------------------	-------

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: 1-Mar-13 to 31-May-13

Cover Definition:

Daily Maximum Temperature >	43	°C For	4	6	8	Consecutive days
Payout (Rs)			10000	20000	30000	

MAX PAYOUT (Rs.)	30000
------------------	-------

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-13 to 31-May-13

Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)		Daily Max Wind Trigger(Km/Hour)				Payout (In Rs)
	Months	February	March	April	May	
	Trigger1(>)	45	55	55	40	
	Trigger2(>)	60	65	65	55	
	Trigger3(>)	70	75	75	65	

MAX PAYOUT (Rs.)	20000
------------------	-------

Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)
Weather Based Crop Insurance Scheme Rabi 2012-13 **Annexure IV e**
 T E R M S H E E T

Crop: **BANANA** UNIT: **HECTARE**
 State: **ANDHRA PRADESH**
 District: **KURNOOL** Mandal: **RUDRAVARAM**
 Reference Weather Station: **As per Notification** Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.
 Cover Period: 15-Dec-12 to 30-Apr-13
 Cover Definition:

Daily Average Relative Humidity >	75	% For	4	6	8	Consecutive days
Payout (Rs)			5000	10000	20000	

MAX PAYOUT (Rs.)	20000
------------------	-------

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
 Cover Period: 1-Feb-13 to 31-May-13
 Index: Sum of **3** Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	15	30	45	55	65	75
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.)	30000
------------------	-------

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.
 Cover Period: 1-Mar-13 to 31-May-13
 Cover Definition:

Daily Maximum Temperature >	43	°C For	4	6	8	Consecutive days
Payout (Rs)			10000	20000	30000	

MAX PAYOUT (Rs.)	30000
------------------	-------

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period
 Cover Period : 1-Feb-13 to 31-May-13
 Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		45	55	55	40	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

TERMSHEET

Crop: **BANANA** UNIT: **HECTARE**
 State: **ANDHRA PRADESH**
 District: **KURNOOL** Mandal: **MANTRALAYAM**
 Reference Weather Station: **As per Notification** Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.
 Cover Period: 15-Dec-12 to 30-Apr-13
 Cover Definition:

Daily Average Relative Humidity >	75	% For	4	6	8	Consecutive days
Payout (Rs)			5000	10000	20000	

MAX PAYOUT (Rs.)	20000
------------------	-------

 Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
 Cover Period: 1-Feb-13 to 31-May-13
 Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	15	30	45	55	65	75
Payout (Rs.)	5000	10000	15000	20000	25000	30000

MAX PAYOUT (Rs.)	30000
------------------	-------

 Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.
 Cover Period: 1-Mar-13 to 31-May-13
 Cover Definition:

Daily Maximum Temperature >	43	°C For	4	6	8	Consecutive days
Payout (Rs)			10000	20000	30000	

MAX PAYOUT (Rs.)	30000
------------------	-------

 Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period
 Cover Period : 1-Feb-13 to 31-May-13
 Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
	Trigger1(>)	45	55	55	40	
	Trigger2(>)	60	65	65	55	
	Trigger3(>)	70	75	75	65	

MAX PAYOUT (Rs.)	20000
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Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)
Weather Based Crop Insurance Scheme Rabi 2012-13
 TERMSHEET

Crop: **BANANA** UNIT: **HECTARE**
 State: **ANDHRA PRADESH**
 District: **GUNTUR** Mandal: **CHEBROLU,CHUNDUR(TSUNDUR)**
 Reference Weather Station: **As per Notification** Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.
 Cover Period: 15-Dec-12 to 30-Apr-13
 Cover Definition: Daily Average Relative Humidity > **80** % For 4 6 8 Consecutive days
 Payout (Rs) 5000 10000 20000
 MAX PAYOUT (Rs.) 20000
 Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
 Cover Period: 1-Feb-13 to 31-May-13
 Index: Sum of **3** Consecutive days' rainfall (mm) during cover period
 Trigger Rainfall (>) 15 30 45 55 65 75
 Payout (Rs.) 5000 10000 15000 20000 25000 30000
 MAX PAYOUT (Rs.) 30000
 Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.
 Cover Period: 1-Mar-13 to 31-May-13
 Cover Definition: Daily Maximum Temperature > **44** °C For 4 6 8 Consecutive days
 Payout (Rs) 10000 20000 30000
 MAX PAYOUT (Rs.) 30000
 Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period
 Cover Period : 1-Feb-13 to 31-May-13
 Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
	Trigger1(>)	45	55	55	40	
	Trigger2(>)	60	65	65	55	
Wind Speed(Km/Hour) (Multiple Event)	Trigger3(>)	70	75	75	65	20000
	Trigger4(>)					

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)
Weather Based Crop Insurance Scheme Rabi 2012-13
 TERMSHEET

Crop: **BANANA** UNIT: **HECTARE**
 State: **ANDHRA PRADESH**
 District: **GUNTUR** Mandal: **KOLLURU,BHATTIPROLU**
 Reference Weather Station: **As per Notification** Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.
 Cover Period: 15-Dec-12 to 30-Apr-13
 Cover Definition: Daily Average Relative Humidity > **80** % For 4 6 8 Consecutive days
 Payout (Rs) 5000 10000 20000
 MAX PAYOUT (Rs.) 20000
 Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
 Cover Period: 1-Feb-13 to 31-May-13
 Index: Sum of **3** Consecutive days' rainfall (mm) during cover period
 Trigger Rainfall (>) 15 30 45 55 65 75
 Payout (Rs.) 5000 10000 15000 20000 25000 30000
 MAX PAYOUT (Rs.) 30000
 Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.
 Cover Period: 1-Mar-13 to 31-May-13
 Cover Definition: Daily Maximum Temperature > **44** °C For 4 6 8 Consecutive days
 Payout (Rs) 10000 20000 30000
 MAX PAYOUT (Rs.) 30000
 Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period
 Cover Period : 1-Feb-13 to 31-May-13
 Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
	Trigger1(>)	45	55	55	40	
	Trigger2(>)	60	65	65	55	
Wind Speed(Km/Hour) (Multiple Event)	Trigger3(>)	70	75	75	65	20000
	Trigger4(>)					

MAX PAYOUT (Rs.) 20000
 Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)
Weather Based Crop Insurance Scheme Rabi 2012-13
 TERMSHEET

Crop: **BANANA** UNIT: **HECTARE**
 State: **ANDHRA PRADESH**
 District: **GUNTUR** Mandal: **MANGALAGIRI, THULLUR, TADEPALLI, DUGGIRALA**
 Reference Weather Station: **As per Notification** Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.
 Cover Period: 15-Dec-12 to 30-Apr-13
 Cover Definition: Daily Average Relative Humidity > **80** % For 4 6 8 Consecutive days
 Payout (Rs) 5000 10000 20000
 MAX PAYOUT (Rs.) 20000
 Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
 Cover Period: 1-Feb-13 to 31-May-13
 Index: Sum of **3** Consecutive days' rainfall (mm) during cover period
 Trigger Rainfall (>) 15 30 45 55 65 75
 Payout (Rs.) 5000 10000 15000 20000 25000 30000
 MAX PAYOUT (Rs.) 30000
 Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.
 Cover Period: 1-Mar-13 to 31-May-13
 Cover Definition: Daily Maximum Temperature > **44** °C For 4 6 8 Consecutive days
 Payout (Rs) 10000 20000 30000
 MAX PAYOUT (Rs.) 30000
 Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period
 Cover Period : 1-Feb-13 to 31-May-13
 Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
	Trigger1(>)	45	55	55	40	
	Trigger2(>)	60	65	65	55	
	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)
Weather Based Crop Insurance Scheme Rabi 2012-13
 TERMSHEET

Crop: **BANANA** UNIT: **HECTARE**
 State: **ANDHRA PRADESH**
 District: **GUNTUR** Mandal: **AMARTHALUR,VEMUR,EDLAPADU**
 Reference Weather Station: **As per Notification** Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.
 Cover Period: 15-Dec-12 to 30-Apr-13
 Cover Definition: Daily Average Relative Humidity > **80** % For 4 6 8 Consecutive days
 Payout (Rs) 5000 10000 20000
 MAX PAYOUT (Rs.) 20000
 Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
 Cover Period: 1-Feb-13 to 31-May-13
 Index: Sum of **3** Consecutive days' rainfall (mm) during cover period
 Trigger Rainfall (>) 15 30 45 55 65 75
 Payout (Rs.) 5000 10000 15000 20000 25000 30000
 MAX PAYOUT (Rs.) 30000
 Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.
 Cover Period: 1-Mar-13 to 31-May-13
 Cover Definition: Daily Maximum Temperature > **44** °C For 4 6 8 Consecutive days
 Payout (Rs) 10000 20000 30000
 MAX PAYOUT (Rs.) 30000
 Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period
 Cover Period : 1-Feb-13 to 31-May-13
 Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
	Trigger1(>)	45	55	55	40	
	Trigger2(>)	60	65	65	55	
Wind Speed(Km/Hour) (Multiple Event)	Trigger3(>)	70	75	75	65	20000
	Trigger4(>)					

MAX PAYOUT (Rs.) 20000
 Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)
Weather Based Crop Insurance Scheme Rabi 2012-13
 TERMSHEET

Crop: **BANANA** UNIT: **HECTARE**
 State: **ANDHRA PRADESH**
 District: **GUNTUR** Mandal: **TENALI,KOLLIPARA**
 Reference Weather Station: **As per Notification** Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.
 Cover Period: 15-Dec-12 to 30-Apr-13
 Cover Definition: Daily Average Relative Humidity > **80** % For 4 6 8 Consecutive days
 Payout (Rs) 5000 10000 20000
 MAX PAYOUT (Rs.) 20000
 Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
 Cover Period: 1-Feb-13 to 31-May-13
 Index: Sum of **3** Consecutive days' rainfall (mm) during cover period
 Trigger Rainfall (>) 15 30 45 55 65 75
 Payout (Rs.) 5000 10000 15000 20000 25000 30000
 MAX PAYOUT (Rs.) 30000
 Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.
 Cover Period: 1-Mar-13 to 31-May-13
 Cover Definition: Daily Maximum Temperature > **44** °C For 4 6 8 Consecutive days
 Payout (Rs) 10000 20000 30000
 MAX PAYOUT (Rs.) 30000
 Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period
 Cover Period : 1-Feb-13 to 31-May-13
 Index : Daily Maximum windspeed during cover period.

Wind Speed(Km/Hour) (Multiple Event)	Daily Max Wind Trigger(Km/Hour)					Payout (In Rs)
	Months	February	March	April	May	
Trigger1(>)		45	55	55	40	5000
Trigger2(>)		60	65	65	55	10000
Trigger3(>)		70	75	75	65	20000

MAX PAYOUT (Rs.) 20000
 Note: Single payout of maximum intensity will be payable during each month

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

AGRICULTURE INSURANCE COMPANY OF INDIA limited

Pilot WBCIS for Banana Plantations in **Vizianagaram** District, Rabi 2012-'13 - List of RUA - RWS - BWS

S.No	Notified Reference Unit Area	Location of RWS of APSDMS	Location of BWS of APSDMS
1	Balijipeta	Balijipeta	Bobbili
2	Bobbili	Bobbili	Seethanagaram
3	Cheepurupalli	Cheepurupalli	Garividi
4	Gajapathinagaram	Gajapathinagaram	Mentada
5	Gantyada	Gantyada	Gajapathinagaram
6	Garugubilli	Garugubilli	Komarada
7	Jami	Jami	Vijayanagaram
8	Jiyyammavalasa	Jiyyammavalasa	Garugubilli
9	Komarada	Komarada	Kurupam
10	Kothavalasa	Kothavalasa	Lakkavarapukota
11	Kurupam	Kurupam	Jiyyammavalasa
12	Lakkavarapukota	Lakkavarapukota	Jami
13	Makkuva	Makkuva	Seetanagaram
14	Mentada	Mentada	Pachipenta
15	Nelimerla	Nelimerla	Bondapalle
16	Pachipenta	Pachipenta	Saluru
17	Pusapatirega	Pusapatirega	Gantyada
18	Ramabhadrapuram	Ramabhadrapuram	Saluru
19	S. Kota	S. Kota	Gantyada
20	Saluru	Saluru	Makkuva
21	Seetanagaram	Seetanagaram	Garugubilli

22	Vepada	Vepada	S.Kota
23	Vijayanagaram	Vijayanagaram	Jami

APSDMS: Andhra Pradesh State Disaster Mitigation Society, Planning Dept., Govt. of Andhra Pradesh

AGRICULTURE INSURANCE COMPANY OF INDIA limited

Pilot WBCIS for Banana Plantations in **East Godavari** District, Rabi 2012'13

- List of RUA - RWS - BWS

S.No	Notified Reference Unit Area	Location of RWS of APSDMS	Location of BWS of APSDMS
1	Addateegala	Addateegala	Rajavommangi
2	Ainavalli	Ainavalli	Mummidivaram
3	Alamuru	Alamuru	Ravulapalem
4	Allavaram	Allavaram	Amalapuram
5	Amalapuram	Amalapuram	Inavilli
6	Ambajipeta	Ambajipeta	Inavilli
7	Atreyapuram	Atreyapuram	Alamuru
8	Eleswaram	Eleswaram	Prathipadu
9	Gandepalli	Gandepalli	Pithapuram
10	Gokavaram	Gokavaram	Korukonda
11	Jaggampeta	Jaggampeta	Kirlampudi
12	Kadium	Kadium	Alamuru
13	Kapileswram	Kapileswram	Alamuru
14	Kirlampudi	Kirlampudi	Prathipadu
15	Kothapalli	Kothapalli	Pithapuram
16	Kothapeta	Kothapeta	P Gannavaram
17	Mamidikuduru	Mamidikuduru	Allavaram
18	Mummidivaram	Mummidivaram	Kothapeta
19	Peddapuram	Peddapuram	Kirlampudi
20	P Gannavaram	P Gannavaram	Ambajipeta
21	Pithapuram	Pithapuram	Prathipadu
22	Prathipadu	Prathipadu	Eleswaram
23	Rajavommangi	Rajavommangi	Kotananduru
24	Rangampeta	Rangampeta	Gandepalli
25	Ravulapalem	Ravulapalem	Atreyapuram
26	Razole	Razole	Mamidikuduru

27	Sankavaram	Sankavaram	Thondangi
28	Thondangi	Thondangi	Kothapalli
29	Tuni	Tuni	Thondangi

APSDMS: Andhra Pradesh State Disaster Mitigation Society, Planning Dept., Govt. of Andhra Pradesh

Annexure - VIII

AGRICULTURE INSURANCE COMPANY OF INDIA limited

Pilot WBCIS for Banana Plantations in **Kadapa** District, Rabi 2012-'13 - List of RUA - RWS - BWS

S.No	Notified Reference Unit Area	Location of RWS of APSDMS	Location of BWS of APSDMS
1	C K Dinne	C K Dinne	Pendlimarri
2	Chitvel	Chitvel	Rajampet
3	Duvvur	Duvvur	Rajupalem
4	Kamalapuram	Kamalapuram	Vallur
5	Kodur	Kodur	Obulavaripalle
6	Kondapuram	Kondapuram	Mylavaram
7	Lingala	Lingala	Simhadripuram
8	Muddanur	Muddanur	Yerraguntla
9	Nandalur	Nandalur	Penagalur
10	Obulavaripalle	Obulavaripalle	Pullampet
11	Penagalur	Penagalur	Rajampeta
12	Pendlimarri	Pendlimarri	Vempalle
13	Pulivendula	Pulivendula	Vemula
14	Pullampet	Pullampet	Chitvel
15	Rajampet	Rajampet	Pullampet
16	Sidhout	Sidhout	C K Dinne
17	Simhadripuram	Simhadripuram	Pulivendula
18	Vempalle	Vempalle	Vemula
19	Vemula	Vemula	Simhadripuram
20	Vontimitta	Vontimitta	Nandalur
21	Vnpalle	Vnpalle	Vempalle

Annexure - IX**AGRICULTURE INSURANCE COMPANY OF INDIA limited**Pilot WBCIS for Banana Plantations in **Kurnool** District, Rabi 2012-'13 - List of RUA - RWS - BWS

S.No	Notified Reference Unit Area	Location of RWS of APSDMS	Location of BWS of APSDMS
1	Bandiatmakur	Bandiatmakur	Mahanandi
2	Chagalamarri	Chagalamarri	Allagadda
3	Mahanandi	Mahanandi	Sirivel
4	Mantralayam	Mantralayam	Nandavaram
5	Nandyal	Nandyal	Mahanandi
6	Orvakal	Orvakal	Panyam
7	Panyam	Panyam	Nandyal
8	Peaupili	Peaupili	Dhone
9	Rudravaram	Rudravaram	Allagadda
10	Veldurthy	Veldurthy	Betamcherla
11	Velugode	Velugode	Bandiatmakur

APSDMS: Andhra Pradesh State Disaster Mitigation Society, Planning Dept., Govt. of Andhra Pradesh

	AGRICULTURE INSURANCE COMPANY OF INDIA LTD.,HYDERABAD		
	PILOT WBCIS FOR BANANA IN GUNTUR DISTRICT-RABI-2012-13		
	LIST OF RUA-RWS-BWS		Annexure X
Sno	Reference unit area	Reference weather station	Backup weather station
1	Amarthalur	Amarthalur	Cherukupalli
2	Bhattiprolu	Bhattiprolu	Kolluru
3	Chebrolu	Chebrolu	Vatticherukuru
4	Duggirala	Duggirala	Kollipara
5	Edlapadu	Edlapadu	Nadendla
6	Kollipara	Kollipara	Tenali
7	Kolluru	Kolluru	Vemuru
8	Mangalagiri	Mangalagiri	Duggirala
9	Tadepalli	Tadepalli	Mangalagiri
10	Tenali	Tenali	Chebrolu
11	Thulluru	Thulluru	Amaravathi
12	Tsunduru(Chunduru)	Tsunduru(Chunduru)	Chebrolu
13	Vemur	Vemur	Amarthalur

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**Head Office: 13th Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001****WEATHER BASED CROP INSURANCE SCHEME****Annexure XI****(‘Micro Insurance Product’)****Insurance Proposal Form**

State	District	Mandal	Reference Weather Station (RWS)	Crop	Season	Year

1. Details of Cultivator:

Name :	Name of Father/Husband :
Address for Communication, with contact Phone No.	Bank Name : Account No. :
Bank Branch & Address	

2. Details of Cropped Area proposed for Insurance:

Reference Unit Area (RUA)	Village	Land Identification Number (Survey / Khasra Nos.)	Extent in Hectares	Nature of ownership (Owner/ Tenant/Share Cropper)

I hereby declare that the provisions of the **Weather Based Crop Insurance Scheme & the Product structure** therein have been read and understood by / explained to me in detail in my language before completing the proposal form. I hereby further declare that the particulars furnished above are true and correct. I am aware and agree that the payout, if any, would be made as per the data of the Reference Weather Station (RWS) as mentioned in this proposal form. I have not submitted / will not submit any other **Weather Based Crop Insurance Scheme** or any Crop Insurance proposal covering the above mentioned crops during the season either through this bank branch or Primary Agrl. Cooperative Society (PACS) or any other Bank branch or PACS or Insurance Intermediary. I also understand that, in case of more than one insurance of the crop / area or any untrue statement, the claim, if any, shall stand prejudiced / repudiated.

Date:

Signature of Cultivator / Proposer

-----**(For use by the Bank / PACS / Insurance Intermediary)**-----

Crop	Area in Hectares	Sum Insured (Rs.)	Applicable Net Premium (Farmer's Share) (Rs.)

Prohibitions of Rebates: Section 41 of the Insurance Act provides as follows:

1. No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy accept any rebates except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
2. Any person making default in Company with the provisions of the section shall be punishable with which may extend to five hundred rupees.

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

Head Office: 13th Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001

Annexure XI Contd.....

GUIDELINES FOR COMPLETION OF THE FORM

1. Separate proposal forms to be submitted for each crop.
2. Please complete the Proposal Form in all respects.
3. Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts. If you think any fact is material, please disclose it.
4. The Insurance shall become voidable at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information having been withheld by the proposer or any one acting on his behalf.
5. Kindly contact AIC's Offices or its authorized Agents for any doubts or clarifications on the proposal form.

NOTE: The liability of AIC does not commence until this proposal has been accepted by AIC and the premium is paid.

FORM: WBCIS-LC-2

Weather Based Crop Insurance Scheme (WBCIS) - Declaration Form (LOANEE)

FROM: _____ TO: _____

Annexure XII

(Address of Nodal Bank with Contact Number)

(Address of Agriculture Insurance Company of India Limited (AIC))

1. Under the provisions of the **WBCIS**, we hereby declare the aggregate Sum Insured of the cultivators with respect to the Loanee Applicants / Kisan Credit Card Holders under the jurisdiction of our Nodal Bank **for the Season** _____ as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACSs under our jurisdiction, that
- All eligible Loan Applicants / Kisan Credit Card Holders who have sanctioned credit limit for the respective insurable crops for respective season intended to be grown during the season mentioned in the 'Schedule' below are included, and
 - All guidelines with regard to coverage under Weather Based Crop Insurance Scheme issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd. (AIC) which are in force have been followed.

Dated at _____ this _____ day of _____

Name of the Nodal Bank's

Authorized Signatory :

Designation :

Signature and Seal
Of **Authorized Nodal Bank Official**

SCHEDULE

Declaration No. allotted by Bank: _____

NODAL BANK CODE : _____

State: _____ Season: _____ Year: _____ Crop: _____

District: _____ Reference Unit Area: _____ R W Station: _____
(as per Notification) (as per Notification)

Sum Insured per Hectare for Notified Crop: _____

Applicable Net Premium Rate: _____
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Applied / Sanctioned Sown Area (Hectares)	Sum Insured (Rs.) (S.I per ha X Area in ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

DD / Cheque No: _____ DD / Cheque Date: _____ DD / Cheque Amount: _____

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC)-----

CERTIFICATE NUMBER

--	--	--	--	--	--	--	--

RECEIPT NO.

--	--	--	--	--	--	--	--

DATE RECEIVED

--	--	--	--	--	--	--	--

NOTE: 1) All code boxes shall be filled up by AIC
2) Guidelines for filling up Declarations are given overleaf

Guidelines for Filling up Weather Based Crop Insurance Scheme Declaration Form (LOANEE)

1. This Declaration format should be used ONLY with respect to cultivators who are functional / operative Loan Applicants / Kisan Credit Card Holders with sanctioned credit limit. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference.
3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
4. All Code particulars (boxes) shall be filled up by AIC.
5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Loan Application for a particular crop (vis-à-vis sanctioned credit limit) and the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
6. In a particular season the Nodal Bank has to submit preferably only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **30 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
7. There should be no duplication in insurance coverage of any cultivator either by the same bank or vis-a-vis other banks / financial institutions for the mentioned crop and insured plot.
8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.

9. Specific guidelines for filling in the Schedule :

- (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
- (iv) Total Sum Insured should be arrived at for each loanee cultivator by multiplying Area (hectares) as per the loan application (vis-à-vis sanctioned credit limit) with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
- (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
- (vi) The Bank branches/PACs shall process and verify the details of crops grown and acreage operated, if and wherever required.

Weather Based Crop Insurance Scheme (WBCIS)

FORM: WBCIS-NLC-3
Declaration Form (NON-LOANEE)
Annexure XIII

FROM:TO:

(Address of Nodal Bank with Contact Number)

(Address of Agriculture Insurance Company of India Limited (AIC))

1. Under the provisions of the **Weather Based Crop Insurance Scheme (WBCIS)**, we hereby declare the aggregate Sum Insured with respect to the Non Loanee Cultivators under the jurisdiction of our Nodal Bank who submitted the insurance proposals **for the Season** _____ within the cut-off date, as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACs under our jurisdiction, that

i) All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under Weather Based Crop Insurance Scheme (WBCIS) are included in the Declaration, and

ii) All guidelines with regard to coverage under Weather Based Crop Insurance Scheme (WBCIS) issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd.(AIC) which are in force have been followed.

Dated at _____ this _____ day of _____

Name of the Nodal Bank’s
Authorized Signatory :
Designation :

Signature and Seal
of Authorized Nodal Bank Official

SCHEDULE

Declaration No. allotted by Bank:

NODAL BANK CODE :

State: _____

Season: _____

Year: _____

Crop: _____

District: _____

Reference Unit Area: _____

R W Station: _____

(as per Notification)

Sum Insured for insured Crop per Hectare: _____

Applicable Net Premium Rate: _____
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

DD / Cheque No: _____ DD / Cheque Date: _____ DD / Cheque Amount: _____

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

CERTIFICATE NUMBER

RECEIPT NO.

DATE RECEIVED

NOTE: 1) All code boxes shall be filled up by AIC;
2) Guidelines for filling up Declarations are given overleaf.

**Guidelines for Filling up Weather Based Crop Insurance Scheme (WBCIS) Declaration Form
(Non Loanee)**

Annexure XIII. Contd....

1. This Declaration format should be used ONLY with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference. The Declaration should be accompanied by a consolidated statement with the details of all Non-Loanee cultivators insured under the Declaration. The details include name of cultivator, village, survey number, acreage insured, sum insured, premium paid, Bank A/c particulars, etc.
3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
4. All Code particulars (boxes) shall be filled up by AIC.
5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
6. In a particular season the Nodal Bank has to submit only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **15 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
7. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies, either by the same bank or with other banks /financial institutions for the mentioned crop and insured plot.
8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.
- 9. Specific guidelines for filling in the Schedule :**
 - (i) Care should be taken to specify the correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership upto 2 Hectares (~5 Acres).
 - (iv) Total Sum Insured should be arrived at for each cultivator by multiplying Area proposed for insurance (Hectares) in the proposal form with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
 - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
 - (vi) The bank branches/PACS shall process and verify the details of crops grown and acreage operated, if and wherever required.

Weather Based Crop Insurance Scheme - Declaration Form (NON-LOANEE) - Insurance Intermediary
Annexure XIV

FROM:

TO:

(Address of Insurance Intermediary with
Contact Number)

Agriculture Insurance Company of India
Limited (AIC), 8th Floor, United India Towers,
Basheerbagh, HYDERABAD – 500 029

1. Under the provisions of the Weather Based Crop Insurance Scheme (WBCIS), we hereby consolidate the aggregate Sum Insured with respect to the Non Loanee Cultivators who submitted the Insurance Proposals **for the Season** _____ within the cut-off date, as per the schedule given below and details given in annexed Listing Sheet:
2. It is certified on behalf of this insurance intermediary, that
- i) All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under WBCIS are included in this Declaration, and

ii) All guidelines with regard to coverage under WBCIS issued by Agriculture Insurance Company of India Ltd.(AIC) and SLCCCI notification which are in force have been followed.

Dated at _____ this _____ day of _____

Name of the Insurance Intermediary's
Authorized Signatory :
Designation :

Signature and Seal
of Authorised Official
of the Insurance Intermediary

SCHEDULE

Declaration No. allotted by Insurance Intermediary (II):

II's CODE :

State: _____ Season: _____ Year: _____ Crop: _____

District: _____

Reference Unit Area: _____

R W Station: _____
(as per Notification)

Sum Insured for insured Crop per Hectare : _____

Applicable Net Premium Rate: _____
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

DD / Cheque No: _____ DD/ Cheque Date: _____ DD / Cheque Amount: _____

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

CERTIFICATE NUMBER

RECEIPT NO.

DATE RECEIVED

- NOTE: 1) All code boxes shall be filled up by AIC;
2) Consolidated Declaration is accompanied by the individual proposals;
3) Guidelines for filling up Declarations are given overleaf.

Guidelines

For Filling up WBCIS Declaration Form (Non Loanee) by Insurance Intermediary

1. This Declaration format should be used only with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
 2. Only one copy of the Declaration needs to be submitted to AIC, while retaining a copy by the Insurance Intermediary.
 3. All code particulars (boxes) shall be filled up by AIC.
 4. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of WBCIS.
 5. The Declarations have to be furnished to AIC with requisite Premium on daily basis, and within **72 hours** from the receipt of the Insurance Proposals under WBCIS.
 6. Each Declaration has to be accompanied by the respective original copy of Insurance Proposal Forms submitted for the Day and the Listing sheet.
 7. Each and every insured cultivator should operate a Bank A/c, as payout, if any is likely to be paid into the Bank A/c.
 8. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies with other banks /financial institutions / other insurance intermediary for the mentioned crop and insured plot.
- 9. Specific guidelines for filling in the Schedule :**
- (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (iii) Sum insured to be covered under WBCIS must be declared separately for “Small/Marginal Cultivators” and “Other Cultivators”. The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
 - (iv) Total Sum Insured should be arrived at by multiplying Area (hectares) proposed for insurance in the proposal form with the pre-defined ‘Sum Insured per hectare’ applicable for the crop, as per the Guidelines of the Scheme.
 - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under the Scheme would be communicated by AIC at the beginning of the crop season, based on which Net Premium would be calculated after adding Service Tax (if applicable).

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WBCIS RABI 2012-13 FOR BANANA PLANTATIONS - LIST OF CULTIVATORS

List to be enclosed with the relevant declaration form along with DD

Annexure XV

Crop:

Name of the Bank & Branch:

LOANEE FARMERS

S.No	Name of the Cultivator, Father's Name	Address	Owner/Tenant Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	S & M/ Others	Sum Insured Rs./-	Farmer's share of Premium Rs./-	Bank Account Details	
										Farmer's Bank Account	Bank & Branch
1											
2											
3											
4											
5											
6											
7											
8											
9											
Place:		Date:				Authorised Signatory:					

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WBCIS RABI 2012-13 FOR BANANA PLANTATIONS - LIST OF CULTIVATORS

List to be enclosed with the relevant declaration form along with DD

Annexure XVI

Crop: BANANA

Name of the Bank & Branch/Office of JDA/Broker:

NON LOANEE FARMERS

S.No	Name of the Cultivator, Father's Name	Address	Owner/Tenant Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	S & M/ Others	Sum Insured Rs./-	Farmer's share of Premium Rs./-	Bank Account Details	
										Farmer's Bank Account	Bank & Branch
1											
2											
3											
4											
5											
6											
7											
8											
9											
Place:		Date:				Authorised Signatory:					



Agriculture Insurance Company of India Limited

Regional office, 8th Floor, United India Towers, Basheerbagh ,Hyderabad – 500 029

Telefax: 23242363 Phone : 23242594, 23240235

WBCIS Guidelines to Nodal Banks in A.P for participating in WBCIS Rabi, 2012-‘13 in respect of Banana Plantations in Vijayanagaram, East Godavari, Kurnool,Guntur and Kadapa dists.

1. Weather Based Crop Insurance Scheme for Rabi 2012-13 season for **Banana Plantations** in Vizianagaram, East Godavari,Kurnool,Guntur and Kadapa districts **for selected Mandals** only. The Loanee farmers would be covered under the Pilot WBCIS on Compulsory basis which as per guidelines of Govt. of India where it is voluntary for Non-loanee farmers.
2. Non-loanee farmers interested in the pilot WBCIS for the notified crop in the above mentioned districts can insure their Plantation through the Banking Network/AIC empanelled Insurance Intermediaries/Micro Insurance Agents or through the authorized representatives of Agriculture Insurance Company of India Ltd.
3. The sum insured is pre-defined & fixed i.e., Rs.1,00,000/- per hectare
4. **The criteria for covering Loanee Farmers:**
 - a) All those farmers eligible for availing loans from 1st July, 2012 to 15th December,2012 and who have sanction as per their loan proposal (even if the loan disbursement/withdrawal has not taken place), the respective notified crop should be taken into account for collection of premium. All the KCC and Crop OD A/Cs where the sanctions are valid for three years shall be covered. The premium shall be debited to the account of the eligible farmers. The Banks can sanction premium as additionality to crop loan. Since these loanee farmers cannot be covered under NAIS invariably the coverage under WBCIS shall be provided.
 - b) The criteria for covering Loanee Farmers is based on the predefined sum insured i.e., **Rs.1,00,000/- per hectare (Rs.40,000/- per acre)**. ‘**Area under cultivation**’ for the notified crop as already declared by Loanee Farmer in the loan application form for the purpose of fixing his/her ‘**Maximum Borrowing Limit**’ (MBL) by the Lending Financial Institution, multiplied by the stipulated sum insured per acre will be the **actual sum insured** to be treated for payment of premium

- c) Agricultural Jewel Loans (AJLs) are eligible for compulsory coverage at par with other/pure agricultural loans. Please ensure that all eligible (if the farmer does not have sanction under regular crop loan account) AJLs sanctioned/dispensed as on the cut-off date prescribed for the purpose i.e., 15th December, 2012 shall be insured under the pilot WBCIS.

Illustration

For ready reference, an illustration is given hereunder to workout the Sum insured and Calculate the Premium since the procedure of coverage in respect of Loanee farmers is different from that of NAIS.

Example: 1

If a farmer owns and cultivates **1hec** (2.5acres) Banana Plantations in any of the mandals of the districts of Vizianagaram, East Godavari, Kurnool and Kadapa districts, the coverage shall be based on the sanction of Crop production loan.

1hec* Rs.1,00,000/- (predefined sum insured)= **Rs.1,00,000/-**

Premium rate =**5.75%**

So Premium to be remitted=1,00,000*5.75%= **Rs.5,750/-** (Rounded off)

Premium to be remitted per acre= **Rs.2,300/-** (Rounded off)

5. Pay-outs (claims) under the scheme are decided on 'Reference Unit Area approach' basis based on the required data recorded at the 'Reference Weather Station (RWS)' during the risk period. Should the RWS data be unavailable for any day during the risk period, the data of 'Backup Weather Station (BWS)' would be used for the purpose. In the absence of data from AWSs as alternative, data from Manual Rain gauge Stations of State Govt. or IMD will be adopted. The details of the RWS and BWS are appended in this notification.
6. Copies of the 'Proposal Form', 'Loanee Declaration Format', and 'Non-loanee Declaration Format' are appended in this notification. The list of Cultivators with coverage details also need to be sent along with the declaration. Banks are paid **5%** of premium as Service Charges for Loanee/Non-loanee coverage. Bankers are advised to contact AIC, RO, Hyderabad in case of any clarification.
7. All payouts under the scheme are settled by Agriculture Insurance Company of India Limited (AIC) after the completion of risk period subject to availability of the data in time.

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)			
Weather Based Crop Insurance Scheme Rabi 2012-13 Annexure-Ia			
T E R M S H E E T			
State:	ANDHRA PRADESH	Mandal:	BHOGAPURAM, DENKADA
District:	VIZIANAGARAM		
Crop:	CASHEW NUT	Reference Weather Station:	As per Notification
		Backup Weather Station:	UNIT: Hectare As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective:

To provide cover against excess rainfall during cover period.

Cover Period:

15-Dec-12 To 15-Mar-13

Cover Index:

Daily rainfall

Strike (mm) >	20
Exit	100
Payout Rate (Rs./mm)	250
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective:

To provide cover against high temperature during cover period.

Cover Period:

15-Jan-13 To 15-Mar-13

Cover Index:

Number of days having daily Maximum Temperature > 36 °C

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective:

To provide cover against likly fog formation during cover period.

Cover Period:

15-Jan-13 To 28-Feb-13

Cover Definition:

Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective :

To provide cover against high wind speed during cover period.

Cover Period :

1-Mar-13 to 30-Apr-13

Cover Index:

Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-13 to 30-Apr-13	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500
MAX PAYOUT (Rs.)	7500		

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)			
Weather Based Crop Insurance Scheme RABI 2012-13 Annexure-Ib			
T E R M S H E E T			
State:	ANDHRA PRADESH	Mandal:	BOBBILI,BADANGI,RAMABHDARAPURAM,PACHIPENTA
District:	VIZIANAGARAM		
Crop:	CASHEW NUT	Reference Weather Station:	As per Notification
		Backup Weather Station:	UNIT: Hectare As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective:	To provide cover against excess rainfall during cover period.		
Cover Period:	15-Dec-12	To	15-Mar-13
Cover Index:	Daily rainfall		

Strike (mm) >	25
Exit	125
Payout Rate (Rs./mm)	200
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective:	To provide cover against high temperature during cover period.		
Cover Period:	15-Jan-13	To	15-Mar-13
Cover Index:	Number of days having daily Maximum Temperature > 36 °C		

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective:	To provide cover against likly fog formation during cover period.		
Cover Period:	15-Jan-13	To	28-Feb-13
Cover Definition:	Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %		

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective :	To provide cover against high wind speed during cover period.		
Cover Period :	1-Mar-13	to	30-Apr-13
Cover Index:	Maximum windspeed during cover over period		

Wind Speed(Km/Hour)	Period	1-Mar-13 to 30-Apr-13	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500
MAX PAYOUT (Rs.)	7500		

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)			
Weather Based Crop Insurance Scheme RABI 2012-13 Annexure-Ic			
T E R M S H E E T			

State:	ANDHRA PRADESH		Mandal:	CHEEPURUPALLI
District:	VIZIANAGARAM		UNIT:	Hectare
Crop:	CASHEW NUT	Reference Weather Station:	As per Notification	Backup Weather Station:
			As per Notification	

Cover 1: UNSEASONAL/EXCESS RAINFALL
--

Objective:	To provide cover against excess rainfall during cover period.		
Cover Period:	15-Dec-12	To	15-Mar-13
Cover Index:	Daily rainfall		

Strike (mm) >	20
Exit	100
Payout Rate (Rs./mm)	250
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective:	To provide cover against high temperature during cover period.		
Cover Period:	15-Jan-13	To	15-Mar-13
Cover Index:	Number of days having daily Maximum Temperature > 36 °C		

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective:	To provide cover against likly fog formation during cover period.		
Cover Period:	15-Jan-13	To	28-Feb-13
Cover Definition:	Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %		

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective :	To provide cover against high wind speed during cover period.		
Cover Period :	1-Mar-13	to	30-Apr-13
Cover Index:	Maximum windspeed during cover over period		

Wind Speed(Km/Hour)	Period	1-Mar-13 to 30-Apr-13	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500
MAX PAYOUT (Rs.)		7500	

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)			
Weather Based Crop Insurance Scheme RABI 2012-13 Annexure-Id			
T E R M S H E E T			
State:	ANDHRA PRADESH	Mandal:	GARIVIDI,GAJAPATHINAGARAM,NELLIMERLA,GURAL,BONDAPALLI
District:	VIZIANAGARAM		
Crop:	CASHEW NUT	Reference Weather Station:	As per Notification
		Backup Weather Station:	UNIT: Hectare As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective:	To provide cover against excess rainfall during cover period.		
Cover Period:	15-Dec-12	To	15-Mar-13
Cover Index:	Daily rainfall		

Strike (mm) >	20
Exit	100
Payout Rate (Rs./mm)	250
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective:	To provide cover against high temperature during cover period.		
Cover Period:	15-Jan-13	To	15-Mar-13
Cover Index:	Number of days having daily Maximum Temperature > 36 °C		

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective:	To provide cover against likly fog formation during cover period.		
Cover Period:	15-Jan-13	To	28-Feb-13
Cover Definition:	Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %		

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective :	To provide cover against high wind speed during cover period.		
Cover Period :	1-Mar-13	to	30-Apr-13
Cover Index:	Maximum windspeed during cover over period		

Wind Speed(Km/Hour)	Period	1-Mar-13 to 30-Apr-13	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500
MAX PAYOUT (Rs.)	7500		

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)			
Weather Based Crop Insurance Scheme RABI 2012-13 Annexure-Ie			
T E R M S H E E T			
State:	ANDHRA PRADESH	Mandal:	GLPURAM
District:	VIZIANAGARAM	UNIT:	Hectare
Crop:	CASHEW NUT	Reference Weather Station:	As per Notification
		Backup Weather Station:	As per Notification
Cover 1: UNSEASONAL/EXCESS RAINFALL			
Objective:	To provide cover against excess rainfall during cover period.		
Cover Period:	15-Dec-12	To	15-Mar-13
Cover Index:	Daily rainfall		
	Strike (mm) >	25	
	Exit	125	
	Payout Rate (Rs./mm)	200	
	MAX PAYOUT (Rs.)	20000	
Cover-2: HIGH TEMPERATURE			
Objective:	To provide cover against high temperature during cover period.		
Cover Period:	15-Jan-13	To	15-Mar-13
Cover Index:	Number of days having daily Maximum Temperature > 36 °C		
	Strike (Days) =	3	
	Exit	12	
	Payout Rate (Rs./Day)	1250	
	MAX PAYOUT (Rs.)	12500	
Cover 3: DISEASE CONGENIAL CLIMATE			
Objective:	To provide cover against likely fog formation during cover period.		
Cover Period:	15-Jan-13	To	28-Feb-13
Cover Definition:	Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %		
	Strike (Days)=	3	
	Exit	12	
	Payout Rate (Rs./Day)	1000	
	MAX PAYOUT (Rs.)	10000	
Cover 4: HIGH WIND SPEED			
Cover Objective :	To provide cover against high wind speed during cover period.		
Cover Period :	1-Mar-13	to	30-Apr-13
Cover Index:	Maximum windspeed during cover over period		
	Wind Speed(Km/Hour)	Period	1-Mar-13 to 30-Apr-13 Payout (In Rs)
	Note : Single event of	Trigger1(>=)	60 1000
		Trigger2(>=)	65 1500
	maximum Payout would be	Trigger3(>=)	70 3000
		Trigger4(>=)	75 5000
	payable	Trigger5(>=)	80 7500
	MAX PAYOUT (Rs.)	7500	
		SUM INSURED (Rs.)	50000
		Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)
Weather Based Crop Insurance Scheme RABI 2012-13 Annexure-I
T E R M S H E E T

State: ANDHRA PRADESH
District: VIZIANAGARAM
Crop: CASHEW NUT
Reference Weather Station: As per Notification
Mandal: JIYAMMAVALASA
UNIT: Hectare
Backup Weather Station: As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
Cover Period: 15-Dec-12 To 15-Mar-13
Cover Index: Daily rainfall

Strike (mm) >	20
Exit	100
Payout Rate (Rs./mm)	250
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period.
Cover Period: 15-Jan-13 To 15-Mar-13
Cover Index: Number of days having daily Maximum Temperature > 36 °C

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective: To provide cover against likely fog formation during cover period.
Cover Period: 15-Jan-13 To 28-Feb-13
Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.
Cover Period : 1-Mar-13 to 30-Apr-13
Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-13 to 30-Apr-13	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500
MAX PAYOUT (Rs.)	7500		

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)			
Weather Based Crop Insurance Scheme RABI 2012-13 Annexure-Ig			
T E R M S H E E T			
State:	ANDHRA PRADESH	Mandal:	KOTHAVALASA,VIZAYANAGARAM,JAMI,L.KOTA,VEPADAS,S.KOTA,GANTYADA
District:	VIZIANAGARAM		
Crop:	CASHEW NUT	Reference Weather Station:	As per Notification
		UNIT:	Hectare
		Backup Weather Station:	As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective:	To provide cover against excess rainfall during cover period.		
Cover Period:	15-Dec-12	To	15-Mar-13
Cover Index:	Daily rainfall		

Strike (mm) >	25
Exit	125
Payout Rate (Rs./mm)	200
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective:	To provide cover against high temperature during cover period.		
Cover Period:	15-Jan-13	To	15-Mar-13
Cover Index:	Number of days having daily Maximum Temperature > 36 °C		

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective:	To provide cover against likly fog formation during cover period.		
Cover Period:	15-Jan-13	To	28-Feb-13
Cover Definition:	Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %		

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective :	To provide cover against high wind speed during cover period.		
Cover Period :	1-Mar-13	to	30-Apr-13
Cover Index:	Maximum windspeed during cover over period		

Wind Speed(Km/Hour)	Period	1-Mar-13 to 30-Apr-13	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500
MAX PAYOUT (Rs.)	7500		

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)			
Weather Based Crop Insurance Scheme RABI 2012-13		Annexure-Ih	
T E R M S H E E T			

State:	ANDHRA PRADESH	Mandal:	KURUPAM,KOMARADA	UNIT:	Hectare
District:	VIZIANAGARAM				
Crop:	CASHEW NUT	Reference Weather Station:	As per Notification	Backup Weather Station:	As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective:	To provide cover against excess rainfall during cover period.		
Cover Period:	15-Dec-12	To	15-Mar-13
Cover Index:	Daily rainfall		

Strike (mm) >	20
Exit	100
Payout Rate (Rs./mm)	250
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective:	To provide cover against high temperature during cover period.		
Cover Period:	15-Jan-13	To	15-Mar-13
Cover Index:	Number of days having daily Maximum Temperature > 36 °C		

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective:	To provide cover against likly fog formation during cover period.		
Cover Period:	15-Jan-13	To	28-Feb-13
Cover Definition:	Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %		

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective :	To provide cover against high wind speed during cover period.		
Cover Period :	1-Mar-13	to	30-Apr-13
Cover Index:	Maximum windspeed during cover over period		

Wind Speed(Km/Hour)	Period	1-Mar-13 to 30-Apr-13	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500
MAX PAYOUT (Rs.)	7500		

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)
Weather Based Crop Insurance Scheme RABI 2012-13 Annexure-II
T E R M S H E E T

State: ANDHRA PRADESH
District: VIZIANAGARAM
Crop: CASHEW NUT
Reference Weather Station: As per Notification
Mandal: MAKKUWA
UNIT: Hectare
Backup Weather Station: As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
Cover Period: 15-Dec-12 To 15-Mar-13
Cover Index: Daily rainfall

Strike (mm) >	25
Exit	125
Payout Rate (Rs./mm)	200
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period.
Cover Period: 15-Jan-13 To 15-Mar-13
Cover Index: Number of days having daily Maximum Temperature > 36 °C

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective: To provide cover against likely fog formation during cover period.
Cover Period: 15-Jan-13 To 28-Feb-13
Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.
Cover Period : 1-Mar-13 to 30-Apr-13
Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-13 to 30-Apr-13	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500
MAX PAYOUT (Rs.)		7500	

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)			
Weather Based Crop Insurance Scheme RABI 2012-13 Annexure-IJ			
T E R M S H E E T			
State:	ANDHRA PRADESH	Mandal:	MENTADA
District:	VIZIANAGARAM	UNIT:	Hectare
Crop:	CASHEW NUT	Reference Weather Station:	As per Notification
		Backup Weather Station:	As per Notification
Cover 1: UNSEASONAL/EXCESS RAINFALL			
Objective:	To provide cover against excess rainfall during cover period.		
Cover Period:	15-Dec-12	To	15-Mar-13
Cover Index:	Daily rainfall		
	Strike (mm) >	25	
	Exit	125	
	Payout Rate (Rs./mm)	200	
	MAX PAYOUT (Rs.)	20000	
Cover-2: HIGH TEMPERATURE			
Objective:	To provide cover against high temperature during cover period.		
Cover Period:	15-Jan-13	To	15-Mar-13
Cover Index:	Number of days having daily Maximum Temperature > 36 °C		
	Strike (Days) =	3	
	Exit	12	
	Payout Rate (Rs./Day)	1250	
	MAX PAYOUT (Rs.)	12500	
Cover 3: DISEASE CONGENIAL CLIMATE			
Objective:	To provide cover against likly fog formation during cover period.		
Cover Period:	15-Jan-13	To	28-Feb-13
Cover Definition:	Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %		
	Strike (Days)=	3	
	Exit	12	
	Payout Rate (Rs./Day)	1000	
	MAX PAYOUT (Rs.)	10000	
Cover 4: HIGH WIND SPEED			
Cover Objective :	To provide cover against high wind speed during cover period.		
Cover Period :	1-Mar-13	to	30-Apr-13
Cover Index:	Maximum windspeed during cover over period		
	Wind Speed(Km/Hour)	Period	1-Mar-13 to 30-Apr-13 Payout (In Rs)
	Note : Single event of	Trigger1(>=)	60 1000
		Trigger2(>=)	65 1500
	maximum Payout would be	Trigger3(>=)	70 3000
		Trigger4(>=)	75 5000
	payable	Trigger5(>=)	80 7500
	MAX PAYOUT (Rs.)	7500	
		SUM INSURED (Rs.)	50000
		Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)
Weather Based Crop Insurance Scheme RABI 2012-13 Annexure-Ik
T E R M S H E E T

State: ANDHRA PRADESH
District: VIZIANAGARAM
Crop: CASHEW NUT
Mandal: MERAKAMUDIDAM,DATTIRAJERU
Reference Weather Station: As per Notification
UNIT: Hectare
Backup Weather Station: As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
Cover Period: 15-Dec-12 To 15-Mar-13
Cover Index: Daily rainfall

Strike (mm) >	20
Exit	120
Payout Rate (Rs./mm)	200
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period.
Cover Period: 15-Jan-13 To 15-Mar-13
Cover Index: Number of days having daily Maximum Temperature > 36 °C

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective: To provide cover against likely fog formation during cover period.
Cover Period: 15-Jan-13 To 28-Feb-13
Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.
Cover Period : 1-Mar-13 to 30-Apr-13
Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-13 to 30-Apr-13	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500
MAX PAYOUT (Rs.)	7500		

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)			
Weather Based Crop Insurance Scheme RABI 2012-13 Annexure-II			
T E R M S H E E T			
State:	ANDHRA PRADESH	Mandal:	PARVATHIPURAM,GARUGUBILLI,SEETHANAGARM
District:	VIZIANAGARAM	UNIT:	Hectare
Crop:	CASHEW NUT	Reference Weather Station:	As per Notification
		Backup Weather Station:	As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective:	To provide cover against excess rainfall during cover period.		
Cover Period:	15-Dec-12	To	15-Mar-13
Cover Index:	Daily rainfall		

Strike (mm) >	25
Exit	125
Payout Rate (Rs./mm)	200
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective:	To provide cover against high temperature during cover period.		
Cover Period:	15-Jan-13	To	15-Mar-13
Cover Index:	Number of days having daily Maximum Temperature > 36 °C		

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective:	To provide cover against likly fog formation during cover period.		
Cover Period:	15-Jan-13	To	28-Feb-13
Cover Definition:	Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %		

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective :	To provide cover against high wind speed during cover period.		
Cover Period :	1-Mar-13	to	30-Apr-13
Cover Index:	Maximum windspeed during cover over period		

Wind Speed(Km/Hour)	Period	1-Mar-13 to 30-Apr-13	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500
MAX PAYOUT (Rs.)	7500		

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC) Weather Based Crop Insurance Scheme RABI 2012-13 Annexure-Im T E R M S H E E T			
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State:	ANDHRA PRADESH	Mandal:	PUSAPATIREGA
District:	VIZIANAGARAM	UNIT:	Hectare
Crop:	CASHEW NUT	Reference Weather Station:	As per Notification
		Backup Weather Station:	As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
Cover Period: 15-Dec-12 To 15-Mar-13
Cover Index: Daily rainfall

Strike (mm) >	20
Exit	100
Payout Rate (Rs./mm)	250
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period.
Cover Period: 15-Jan-13 To 15-Mar-13
Cover Index: Number of days having daily Maximum Temperature > 36 °C

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective: To provide cover against likly fog formation during cover period.
Cover Period: 15-Jan-13 To 28-Feb-13
Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.
Cover Period : 1-Mar-13 to 30-Apr-13
Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-13 to 30-Apr-13	Payout (In Rs)
Note : Single event of	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
maximum Payout would be	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
payable	Trigger5(>=)	80	7500

MAX PAYOUT (Rs.)	7500
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SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)			
Weather Based Crop Insurance Scheme RABI 2012-13		Annexure-In	
T E R M S H E E T			

State:	ANDHRA PRADESH	Mandal:	SALURU
District:	VIZIANAGARAM	UNIT:	Hectare
Crop:	CASHEW NUT	Reference Weather Station:	As per Notification
		Backup Weather Station:	As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
 Cover Period: 15-Dec-12 To 15-Mar-13
 Cover Index: Daily rainfall

Strike (mm) >	25
Exit	125
Payout Rate (Rs./mm)	200
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period.
 Cover Period: 15-Jan-13 To 15-Mar-13
 Cover Index: Number of days having daily Maximum Temperature > 36 °C

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective: To provide cover against likly fog formation during cover period.
 Cover Period: 15-Jan-13 To 28-Feb-13
 Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.
 Cover Period : 1-Mar-13 to 30-Apr-13
 Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-13 to 30-Apr-13	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500
MAX PAYOUT (Rs.)	7500		

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)
Weather Based Crop Insurance Scheme RABI 2012-13 Annexure-II.a
T E R M S H E E T

State:	ANDHRA PRADESH	Mandals : Etcherla, Srikakulam, Gara, Polaki, Narsannapeta, Jalumuru	
District:	SRIKAKULAM		UNIT: Hectare
Crop:	CASHEW NUT	Reference Weather Station: As per Notification	Backup Weather Station: As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective:	To provide cover against excess rainfall during cover period.		
Cover Period:	15-Dec-12	To	15-Mar-13
Cover Index:	Daily rainfall		

Strike (mm) >	10
Exit	80
Payout Rate (Rs./mm)	400
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective:	To provide cover against high temperature during cover period.		
Cover Period:	15-Jan-13	To	15-Mar-13
Cover Index:	Number of days having daily Maximum Temperature > 36 °C		

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective:	To provide cover against likly fog formation during cover period.		
Cover Period:	15-Jan-13	To	28-Feb-13
Cover Definition:	Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %		

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective :	To provide cover against high wind speed during cover period.		
Cover Period :	1-Mar-13	to	30-Apr-13
Cover Index:	Maximum windspeed during cover over period		

Wind Speed(Km/Hour)	Period	1-Mar-13 to 30-Apr-13	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500
MAX PAYOUT (Rs.)		7500	

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)
Weather Based Crop Insurance Scheme RABI 2012-13 Annexure-II.b
T E R M S H E E T

State: ANDHRA PRADESH
District: SRIKAKULAM
Crop: CASHEW NUT
Reference Weather Station: As per Notification
Mandal: LAVERU
UNIT: Hectare
Backup Weather Station: As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
Cover Period: 15-Dec-12 To 15-Mar-13
Cover Index: Daily rainfall

Strike (mm) >	20
Exit	100
Payout Rate (Rs./mm)	250
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period.
Cover Period: 15-Jan-13 To 15-Mar-13
Cover Index: Number of days having daily Maximum Temperature > 36 °C

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective: To provide cover against likely fog formation during cover period.
Cover Period: 15-Jan-13 To 28-Feb-13
Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.
Cover Period : 1-Mar-13 to 30-Apr-13
Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-13 to 30-Apr-13	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500
MAX PAYOUT (Rs.)	7500		

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)			
Weather Based Crop Insurance Scheme RABI 2012-13 Annexure-II.c			
T E R M S H E E T			
State:	ANDHRA PRADESH	Mandals :	Ponduru, Burja, Sarubujilli, Amadalavalasa, G.Singadam
District:	SRIKAKULAM		
Crop:	CASHEW NUT	Reference Weather Station:	As per Notification
		Backup Weather Station:	UNIT: Hectare As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective:	To provide cover against excess rainfall during cover period.		
Cover Period:	15-Dec-12	To	15-Mar-13
Cover Index:	Daily rainfall		

Strike (mm) >	20
Exit	70
Payout Rate (Rs./mm)	400
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective:	To provide cover against high temperature during cover period.		
Cover Period:	15-Jan-13	To	15-Mar-13
Cover Index:	Number of days having daily Maximum Temperature > 36 °C		

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective:	To provide cover against likly fog formation during cover period.		
Cover Period:	15-Jan-13	To	28-Feb-13
Cover Definition:	Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %		

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective :	To provide cover against high wind speed during cover period.		
Cover Period :	1-Mar-13	to	30-Apr-13
Cover Index:	Maximum windspeed during cover over period		

Wind Speed(Km/Hour)	Period	1-Mar-13 to 30-Apr-13	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500
MAX PAYOUT (Rs.)	7500		

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)
Weather Based Crop Insurance Scheme RABI 2012-13 Annexure-II.d
T E R M S H E E T

State: ANDHRA PRADESH Mandals : Meliaputti, Santabommili, Tekkali, Patapatnam
District: SRIKAKULAM UNIT: Hectare
Crop: CASHEW NUT Reference Weather Station: As per Notification Backup Weather Station: As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
Cover Period: 15-Dec-12 To 15-Mar-13
Cover Index: Daily rainfall

Strike (mm) >	20
Exit	70
Payout Rate (Rs./mm)	400
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period.
Cover Period: 15-Jan-13 To 15-Mar-13
Cover Index: Number of days having daily Maximum Temperature > 36 °C

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective: To provide cover against likly fog formation during cover period.
Cover Period: 15-Jan-13 To 28-Feb-13
Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.
Cover Period : 1-Mar-13 to 30-Apr-13
Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-13 to 30-Apr-13	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500
MAX PAYOUT (Rs.)	7500		

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)
Weather Based Crop Insurance Scheme RABI 2012-13 Annexure-II.e
T E R M S H E E T

State: ANDHRA PRADESH Mandals : Nandigam, Vazrapukotturu, Palasa, Mandasa, Sompeta, Kanchili,
District: SRIKAKULAM Kaviti, Itchapuram, Razam, santakavati
Crop: CASHEW NUT Reference Weather Station: As per Notification UNIT: Hectare Backup Weather Station: As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
Cover Period: 15-Dec-12 To 15-Mar-13
Cover Index: Daily rainfall

Strike (mm) >	10
Exit	80
Payout Rate (Rs./mm)	500
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period.
Cover Period: 15-Jan-13 To 15-Mar-13
Cover Index: Number of days having daily Maximum Temperature > 36 °C

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective: To provide cover against likly fog formation during cover period.
Cover Period: 15-Jan-13 To 28-Feb-13
Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.
Cover Period : 1-Mar-13 to 30-Apr-13
Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-13 to 30-Apr-13	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500
MAX PAYOUT (Rs.)	7500		

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)			
Weather Based Crop Insurance Scheme RABI 2012-13 Annexure-II.f			
T E R M S H E E T			
State:	ANDHRA PRADESH	Mandal:	RANASTHALAM,SARAVAKOTA,KOTABOMMALI
District:	SRIKAKULAM		
Crop:	CASHEW NUT	Reference Weather Station:	As per Notification
		Backup Weather Station:	UNIT: Hectare As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective:	To provide cover against excess rainfall during cover period.		
Cover Period:	15-Dec-12	To	15-Mar-13
Cover Index:	Daily rainfall		

Strike (mm) >	10
Exit	80
Payout Rate (Rs./mm)	500
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective:	To provide cover against high temperature during cover period.		
Cover Period:	15-Jan-13	To	15-Mar-13
Cover Index:	Number of days having daily Maximum Temperature > 36 °C		

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective:	To provide cover against likly fog formation during cover period.		
Cover Period:	15-Jan-13	To	28-Feb-13
Cover Definition:	Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %		

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective :	To provide cover against high wind speed during cover period.		
Cover Period :	1-Mar-13	to	30-Apr-13
Cover Index:	Maximum windspeed during cover over period		

Wind Speed(Km/Hour)	Period	1-Mar-13 to 30-Apr-13	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500
MAX PAYOUT (Rs.)	7500		

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)	
Weather Based Crop Insurance Scheme RABI 2012-13	Annexure-II.g
TERM SHEET	

State:	ANDHRA PRADESH	Mandals : Veeraghattam, Vangara, Seetampeta, Kotturu, Bhamini,			
District:	SRIKAKULAM	Hiramandalam		UNIT:	Hectare
Crop:	CASHEW NUT	Reference Weather Station:	As per Notification	Backup Weather Station:	As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective:	To provide cover against excess rainfall during cover period.		
Cover Period:	15-Dec-12	To	15-Mar-13
Cover Index:	Daily rainfall		

Strike (mm) >	15
Exit	65
Payout Rate (Rs./mm)	400
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective:	To provide cover against high temperature during cover period.		
Cover Period:	15-Jan-13	To	15-Mar-13
Cover Index:	Number of days having daily Maximum Temperature >		36

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective:	To provide cover against likely fog formation during cover period.		
Cover Period:	15-Jan-13	To	28-Feb-13
Cover Definition:	Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %		

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective :	To provide cover against high wind speed during cover period.		
Cover Period :	1-Mar-13	to	30-Apr-13
Cover Index:	Maximum windspeed during cover over period		

Wind Speed(Km/Hour)	Period	1-Mar-13 to 30-Apr-13	Payout (In Rs)
Note : Single event of	Trigger1(>=)	60	1000
maximum Payout would be	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
payable	Trigger5(>=)	80	7500

MAX PAYOUT (Rs.)	7500
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SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)
Weather Based Crop Insurance Scheme RABI 2012-13 Annexure-II.h
T E R M S H E E T

State: ANDHRA PRADESH
District: SRIKAKULAM
Crop: CASHEW NUT
Mandal: Regidiamudalavalasa,Plakonda
UNIT: Hectare
Reference Weather Station: As per Notification
Backup Weather Station: As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.
Cover Period: 15-Dec-12 To 15-Mar-13
Cover Index: Daily rainfall

Strike (mm) >	10
Exit	80
Payout Rate (Rs./mm)	400
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period.
Cover Period: 15-Jan-13 To 15-Mar-13
Cover Index: Number of days having daily Maximum Temperature > 36 °C

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

Objective: To provide cover against likly fog formation during cover period.
Cover Period: 15-Jan-13 To 28-Feb-13
Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > 75 %

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.
Cover Period : 1-Mar-13 to 30-Apr-13
Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-13 to 30-Apr-13	Payout (In Rs)
Note : Single event of maximum Payout would be payable	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
	Trigger5(>=)	80	7500
MAX PAYOUT (Rs.)		7500	

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA limited

Pilot WBCIS for Banana Plantations in Vizianagaram District, Rabi 2012-'13 - List of RUA - RWS - BWS

S.No	Notified Reference Unit Area	Location of RWS of APSDMS	Location of BWS of APSDMS
1	Badangi	Badangi	Bobbili
2	Bhogapuram	Bhogapuram	Pusapatirega
3	Bobbili	Bobbili	Seethanagaram
4	Bondapalli	Bondapalli	Gajapathinagarm
5	Cheepurupalli	Cheepurupalli	Garividi
6	Dattirajeru	Dattirajeru	Ramabhadrapuram
7	Denakada	Denakada	Puspatirega
8	Gajapatinagaram	Gajapatinagaram	Dattirajeru
9	Garividi	Garividi	Garla
10	Garugubilli	Garugubilli	Jiyyammavalasa
11	Gantyada	Gantyada	Jami
12	Glpuram	Glpuram	Gajapathinagaram
13	Gurla	Gural	Nelimerla
14	Jami	Jami	Vizayanagaram
15	Jiyyammavalasa	Jiyyammavalasa	Garugubilli
16	Kothavalasa	Kothavalasa	Kurupam
17	Komarada	Komarada	Gummalkshnipuram
18	Kurupam	Kurupam	Jiyyammavalasa
19	Lkota	Lkota	Jami
20	Makkuva	Makkuva	Seetanagaram
21	Mentada	Mentada	Pachipenta

22	Merakamudiam	Merakamudiam	Dattirajeru
23	Nelimerla	Nelimerla	Dattirajeru
24	Pachipenta	Pachipenta	Saluru
25	Parvathipuram	Parvathipuram	Saluru
26	Pusapatirega	Pusapatirega	Gantyada
27	Rambhandrapuram	Rambhandrapuram	Saluru
28	Saluru	Saluru	Makkuva
29	Seethanagaram	Seethanagaram	Makkuva
30	Skota	Skota	Jami
31	Vepada	Vepada	Skota
32	Vijayanagaram	Vijayanagaram	Denakada

APSDMS: Andhra Pradesh State Disaster Mitigation Society, Planning Dept., Govt. of Andhra Pradesh

Annexure IV

**AGRICULTURE INSURANCE
CASHEWNUT**

**COMPANY OF INDIA LTD.,
RABI 2012-13**

**R.O, HYDERANAD
SRIKAKULAM DISTRICT**

S.No	Reference Unit Area (RUA)	Reference Weather Station(RWS)	Backup Weather Station(BWS)
1	Amadalavalasa	Amadalavalasa	Srikakulam
2	Bhamini	Bhamini	Seethampeta
3	Burja	Burja	Seethampeta
4	Etcherla	Etcherla	Srikakulam
5	Ganguvari Singadam	Ganguvari Singadam	Ponduruj
6	Gara	Gara	Polaki
7	Hiramandalam	Hiramandalam	Saravakota
8	Ichchapuram	Ichchapuram	kaviti
9	Jalumuru	Jalumuru	Saravakota
10	Kanchili	Kanchili	Sompeta
11	kaviti	kaviti	Kanchili
12	Kotabommali	Kotabommali	Santhabommali
13	Kothuru	Kothuru	Hiramandalam
14	Laveru	Laveru	Etcherla
15	Mandasa	Mandasa	Palasa
16	Meliaputti	Meliaputti	Nandigam
17	Nandigam	Nandigam	Vajrapukothuru
18	Narasannapeta	Narasannapeta	Jalumuru
19	Palakonda	Palakonda	Seethampeta
20	Palasa	Palasa	Meliaputti
21	Pathapatnam	Pathapatnam	Meliaputti
22	Polaki	Polaki	Narasannapeta
23	Ponduru	Ponduru	Etcherla
24	Rajam	Rajam	Ganguvari Singadam
25	Ranastalam	Ranastalam	Laveru
26	Regidiamadalavalasa	Regidiamadalavalasa	Palakonda
27	Santhabommali	Santhabommali	Tekkali
28	Santhakaviti	Santhakaviti	Regidiamadalavalasa
29	Saravakota	Saravakota	Pathapatnam
30	Sarubujili	Sarubujili	Burja
31	Seethampeta	Seethampeta	Kothuru
32	Sompeta	Sompeta	Mandasa
33	Srikakulam	Srikakulam	Gara
34	Tekkali	Tekkali	Nandigam
35	Vajrapukothuru	Vajrapukothuru	Palasa
36	Vangara	Vangara	Regidiamadalavalasa
37	Veeraghattam	Veeraghattam	Vangara

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**Head Office: 13th Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001****WEATHER BASED CROP INSURANCE SCHEME****Annexure V****(‘Micro Insurance Product’)****Insurance Proposal Form**

State	District	Mandal	Reference Weather Station (RWS)	Crop	Season	Year

1. Details of Cultivator:

Name :		Name of Father/Husband :	
Address for Communication, with contact Phone No.		Bank Name : Account No. :	
Bank Branch & Address			

2. Details of Cropped Area proposed for Insurance:

Reference Unit Area (RUA)	Village	Land Identification Number (Survey / Khasra Nos.)	Extent in Hectares	Nature of ownership (Owner/ Tenant/Share Cropper)

I hereby declare that the provisions of the **Weather Based Crop Insurance Scheme & the Product structure** therein have been read and understood by / explained to me in detail in my language before completing the proposal form. I hereby further declare that the particulars furnished above are true and correct. I am aware and agree that the payout, if any, would be made as per the data of the Reference Weather Station (RWS) as mentioned in this proposal form. I have not submitted / will not submit any other **Weather Based Crop Insurance Scheme** or any Crop Insurance proposal covering the above mentioned crops during the season either through this bank branch or Primary Agrl. Cooperative Society (PACS) or any other Bank branch or PACS or Insurance Intermediary. I also understand that, in case of more than one insurance of the crop / area or any untrue statement, the claim, if any, shall stand prejudiced / repudiated.

Date:

Signature of Cultivator / Proposer

-----**(For use by the Bank / PACS / Insurance Intermediary)**-----

Crop	Area in Hectares	Sum Insured (Rs.)	Applicable Net Premium (Farmer's Share) (Rs.)

Prohibitions of Rebates: Section 41 of the Insurance Act provides as follows:

- No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy accept any rebates except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
- Any person making default in Company with the provisions of the section shall be punishable with which may extend to five hundred rupees.

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

Head Office: 13th Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001

Annexure V Contd.....

GUIDELINES FOR COMPLETION OF THE FORM

1. Separate proposal forms to be submitted for each crop.
2. Please complete the Proposal Form in all respects.
3. Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts. If you think any fact is material, please disclose it.
4. The Insurance shall become voidable at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information having been withheld by the proposer or any one acting on his behalf.
5. Kindly contact AIC's Offices or its authorized Agents for any doubts or clarifications on the proposal form.

NOTE: The liability of AIC does not commence until this proposal has been accepted by AIC and the premium is paid.

FORM: WBCIS-LC-2

Weather Based Crop Insurance Scheme (WBCIS) - Declaration Form (LOANEE)

FROM: _____ TO: _____

Annexure VI

(Address of Nodal Bank with Contact Number)

(Address of Agriculture Insurance Company of India Limited (AIC))

1. Under the provisions of the **WBCIS**, we hereby declare the aggregate Sum Insured of the cultivators with respect to the Loanee Applicants / Kisan Credit Card Holders under the jurisdiction of our Nodal Bank **for the Season** _____ as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACs under our jurisdiction, that
- All eligible Loan Applicants / Kisan Credit Card Holders who have sanctioned credit limit for the respective insurable crops for respective season intended to be grown during the season mentioned in the 'Schedule' below are included, and
 - All guidelines with regard to coverage under Weather Based Crop Insurance Scheme issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd. (AIC) which are in force have been followed.

Dated at _____ this _____ day of _____

Name of the Nodal Bank's

Authorized Signatory :

Designation :

Signature and Seal
Of **Authorized Nodal Bank Official**

SCHEDULE

Declaration No. allotted by Bank: _____

NODAL BANK CODE : _____

State: _____ Season: _____ Year: _____ Crop: _____

District: _____ Reference Unit Area: _____ R W Station: _____
(as per Notification) (as per Notification)

Sum Insured per Hectare for Notified Crop: _____

Applicable Net Premium Rate: _____
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Applied / Sanctioned Sown Area (Hectares)	Sum Insured (Rs.) (S.I per ha X Area in ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

DD / Cheque No: _____ DD / Cheque Date: _____ DD / Cheque Amount: _____

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC)-----

CERTIFICATE NUMBER

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RECEIPT NO.

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DATE RECEIVED

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NOTE: 1) All code boxes shall be filled up by AIC
2) Guidelines for filling up Declarations are given overleaf

Guidelines for Filling up Weather Based Crop Insurance Scheme Declaration Form (LOANEE)

1. This Declaration format should be used ONLY with respect to cultivators who are functional / operative Loan Applicants / Kisan Credit Card Holders with sanctioned credit limit. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference.
3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
4. All Code particulars (boxes) shall be filled up by AIC.
5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Loan Application for a particular crop (vis-à-vis sanctioned credit limit) and the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
6. In a particular season the Nodal Bank has to submit preferably only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **30 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
7. There should be no duplication in insurance coverage of any cultivator either by the same bank or vis-a-vis other banks / financial institutions for the mentioned crop and insured plot.
8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.

9. Specific guidelines for filling in the Schedule :

- (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
- (iv) Total Sum Insured should be arrived at for each loanee cultivator by multiplying Area (hectares) as per the loan application (vis-à-vis sanctioned credit limit) with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
- (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
- (vi) The Bank branches/PACs shall process and verify the details of crops grown and acreage operated, if and wherever required.

Weather Based Crop Insurance Scheme (WBCIS)

FORM: WBCIS-NLC-3
Declaration Form (NON-LOANEE)
Annexure VII

FROM:TO:

(Address of Nodal Bank with Contact Number)

(Address of Agriculture Insurance Company of India Limited (AIC))

1. Under the provisions of the Weather Based Crop Insurance Scheme (WBCIS), we hereby declare the aggregate Sum Insured with respect to the Non Loanee Cultivators under the jurisdiction of our Nodal Bank who submitted the insurance proposals for the Season within the cut-off date, as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACs under our jurisdiction, that
- i) All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under Weather Based Crop Insurance Scheme (WBCIS) are included in the Declaration, and

ii) All guidelines with regard to coverage under Weather Based Crop Insurance Scheme (WBCIS) issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd.(AIC) which are in force have been followed.

Dated at this day of

Name of the Nodal Bank's
Authorized Signatory :
Designation :Signature and Seal
of Authorized Nodal Bank Official

SCHEDULE

Declaration No. allotted by Bank:

NODAL BANK CODE :

State:

Season:

Year:

Crop:

District:

Reference Unit Area:
(as per Notification)

R W Station:
(as per Notification)

Sum Insured for insured Crop per Hectare: Applicable Net Premium Rate:
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

DD / Cheque No: DD / Cheque Date: DD / Cheque Amount:

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC)-----

CERTIFICATE NUMBER

RECEIPT NO. DATE RECEIVED

NOTE: 1) All code boxes shall be filled up by AIC;
2) Guidelines for filling up Declarations are given overleaf.

**Guidelines for Filling up Weather Based Crop Insurance Scheme (WBCIS) Declaration Form
(Non Loanee)**

Annexure VII. Contd....

1. This Declaration format should be used ONLY with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference. The Declaration should be accompanied by a consolidated statement with the details of all Non-Loanee cultivators insured under the Declaration. The details include name of cultivator, village, survey number, acreage insured, sum insured, premium paid, Bank A/c particulars, etc.
3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
4. All Code particulars (boxes) shall be filled up by AIC.
5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
6. In a particular season the Nodal Bank has to submit only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **15 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
7. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies, either by the same bank or with other banks /financial institutions for the mentioned crop and insured plot.
8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.
- 9. Specific guidelines for filling in the Schedule :**
 - (i) Care should be taken to specify the correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership upto 2 Hectares (~5 Acres).
 - (iv) Total Sum Insured should be arrived at for each cultivator by multiplying Area proposed for insurance (Hectares) in the proposal form with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
 - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
 - (vi) The bank branches/PACS shall process and verify the details of crops grown and acreage operated, if and wherever required.

Weather Based Crop Insurance Scheme - Declaration Form (NON-LOANEE) - Insurance Intermediary
Annexure VIII

FROM:

TO:

(Address of Insurance Intermediary with
Contact Number)

Agriculture Insurance Company of India
Limited (AIC), 8th Floor, United India Towers,
Basheerbagh, HYDERABAD – 500 029

1. Under the provisions of the Weather Based Crop Insurance Scheme (WBCIS), we hereby consolidate the aggregate Sum Insured with respect to the Non Loanee Cultivators who submitted the Insurance Proposals **for the Season** _____ within the cut-off date, as per the schedule given below and details given in annexed Listing Sheet:
2. It is certified on behalf of this insurance intermediary, that
- i) All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under WBCIS are included in this Declaration, and

ii) All guidelines with regard to coverage under WBCIS issued by Agriculture Insurance Company of India Ltd.(AIC) and SLCCCI notification which are in force have been followed.

Dated at _____ this _____ day of _____

Name of the Insurance Intermediary's
Authorized Signatory :
Designation :

Signature and Seal
of Authorised Official
of the Insurance Intermediary

SCHEDULE

Declaration No. allotted by Insurance Intermediary (II):

II's CODE :

State: _____ Season: _____ Year: _____ Crop: _____

District: _____

Reference Unit Area: _____

R W Station: _____
(as per Notification)

Sum Insured for insured Crop per Hectare : _____
Applicable Net Premium Rate: _____
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

DD / Cheque No: _____ DD/ Cheque Date: _____ DD / Cheque Amount: _____

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

CERTIFICATE NUMBER

RECEIPT NO.

DATE RECEIVED

- NOTE: 1) All code boxes shall be filled up by AIC;
2) Consolidated Declaration is accompanied by the individual proposals;
3) Guidelines for filling up Declarations are given overleaf.

Guidelines

For Filling up WBCIS Declaration Form (Non Loanee) by Insurance Intermediary

1. This Declaration format should be used only with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
 2. Only one copy of the Declaration needs to be submitted to AIC, while retaining a copy by the Insurance Intermediary.
 3. All code particulars (boxes) shall be filled up by AIC.
 4. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of WBCIS.
 5. The Declarations have to be furnished to AIC with requisite Premium on daily basis, and within **72 hours** from the receipt of the Insurance Proposals under WBCIS.
 6. Each Declaration has to be accompanied by the respective original copy of Insurance Proposal Forms submitted for the Day and the Listing sheet.
 7. Each and every insured cultivator should operate a Bank A/c, as payout, if any is likely to be paid into the Bank A/c.
 8. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies with other banks /financial institutions / other insurance intermediary for the mentioned crop and insured plot.
- 9. Specific guidelines for filling in the Schedule :**
- (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (iii) Sum insured to be covered under WBCIS must be declared separately for “Small/Marginal Cultivators” and “Other Cultivators”. The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
 - (iv) Total Sum Insured should be arrived at by multiplying Area (hectares) proposed for insurance in the proposal form with the pre-defined ‘Sum Insured per hectare’ applicable for the crop, as per the Guidelines of the Scheme.
 - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under the Scheme would be communicated by AIC at the beginning of the crop season, based on which Net Premium would be calculated after adding Service Tax (if applicable).

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WBCIS RABI 2012-13 FOR CASHEWNUT PLANTATIONS - LIST OF CULTIVATORS

List to be enclosed with the relevant declaration form along with DD

Annexure IX

Crop:

Name of the Bank & Branch:

LOANEE FARMERS

S.No	Name of the Cultivator, Father's Name	Address	Owner/Tenant Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	S & M/ Others	Sum Insured Rs./-	Farmer's share of Premium Rs./-	Bank Account Details	
										Farmer's Bank Account	Bank & Branch
1											
2											
3											
4											
5											
6											
7											
8											
9											
Place:		Date:				Authorised Signatory:					

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WBCIS RABI 2012-13 FOR CASHEWNUT PLANTATIONS - LIST OF CULTIVATORS

List to be enclosed with the relevant declaration form along with DD

Annexure X

Crop: _____ **Name of the Bank & Branch/Office of JDA/Broker:** _____

NON LOANEE FARMERS

S.No	Name of the Cultivator, Father's Name	Address	Owner/Tenant Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	S & M/ Others	Sum Insured Rs./-	Farmer's share of Premium Rs./-	Bank Account Details	
										Farmer's Bank Account	Bank & Branch
1											
2											
3											
4											
5											
6											
7											
8											
9											
Place:		Date:				Authorised Signatory:					



Agriculture Insurance Company of India Limited

Regional office, 8th Floor, United India Towers, Basheerbagh ,Hyderabad – 500 029

Telefax: 23242363 Phone : 23242594, 23240235

WBCIS Guidelines to Nodal Banks in A.P for participating in WBCIS Rabi, 2012-‘13 in respect of Cashewnut Plantations in Vijayanagaram and Srikakulam dists.

1. Weather Based Crop Insurance Scheme for Rabi 2012-13 season for **Cashewnut Plantations** in Vizianagaram(32 Mandals) and Srikakulam(37 Mandals) districts for **selected Mandals only**. The Loanee farmers would be covered under the Pilot WBCIS on Compulsory basis which as per guidelines of Govt. of India where it is voluntary for Non-loanee farmers.
2. Non-loanee farmers interested in the pilot WBCIS for the notified crop in the above mentioned districts can insure their Plantation through the Banking Network/AIC empanelled Insurance Intermediaries/Micro Insurance Agents or through the authorized representatives of Agriculture Insurance Company of India Ltd.
3. The sum insured is pre-defined & fixed i.e., Rs.50,000/- per hectare
4. **The criteria for covering Loanee Farmers:**
 - a) All those farmers eligible for availing loans from 1st July, 2012 to 15th December,2012 and who have sanction as per their loan proposal (even if the loan disbursement/withdrawal has not taken place), the respective notified crop should be taken into account for collection of premium. All the KCC and Crop OD A/Cs where the sanctions are valid for three years shall be covered. The premium shall be debited to the account of the eligible farmers. The Banks can sanction premium as additionality to crop loan. Since these loanee farmers cannot be covered under NAIS invariably the coverage under WBCIS shall be provided.
 - b) The criteria for covering Loanee Farmers is based on the predefined sum insured i.e., **Rs.50,000/- per hectare (Rs.20,000/- per acre)**. ‘Area under cultivation’ for the notified crop as already declared by Loanee Farmer in the loan application form for the purpose of fixing his/her ‘**Maximum Borrowing Limit**’ (MBL) by the Lending Financial Institution, multiplied by the stipulated sum insured per acre will be the **actual sum insured** to be treated for payment of premium

Annexure – X1 contd....

- c) Agricultural Jewel Loans (AJLs) are eligible for compulsory coverage at par with other/pure agricultural loans. Please ensure that all eligible (if the farmer does not have sanction under regular crop loan account) AJLs sanctioned/disbursed as on the cut-off date prescribed for the purpose i.e., 15th December, 2012 shall be insured under the pilot WBCIS.

Illustration

For ready reference, an illustration is given hereunder to workout the Sum insured and Calculate the Premium since the procedure of coverage in respect of Loanee farmers is different from that of NAIS

Example: 1

If a farmer owns and cultivates **1hec** (2.5acres) Cashewnut Plantations in any of the mandals of the districts of Vizianagaram and Srikakulam districts , the coverage shall be based on the sanction of Crop production loan.

1hec* Rs.1,00,000/- (predefined sum insured)= **Rs.50,000/-**

Premium rate =**6%**

So Premium to be remitted=50,000*6%= **Rs.3,000/-** (Rounded off)

Premium to beremitted per acre= **Rs.1,200/-** (Rounded off)

5. Pay-outs (claims) under the scheme are decided on 'Reference Unit Area approach' basis based on the required data recorded at the 'Reference Weather Station (RWS)' during the risk period. Should the RWS data be unavailable for any day during the risk period, the data of 'Backup Weather Station (BWS)' would be used for the purpose. In the absence of data from AWSs as alternative, data from Manual Rainguage Stations of State Govt. or IMD will be adopted. The details of the RWS and BWS are appended in this notification.
6. Copies of the 'Proposal Form', 'Loanee Declaration Format', and 'Non-loanee Declaration Format' are appended in this notification. The list of Cultivators with coverage details also need to be sent along with the declaration. Banks are paid **5%** of premium as Service Charges for Loanee/Non-loanee coverage. Bankers are advised to contact AIC, RO, Hyderabad in case of any clarification.
7. All payouts under the scheme are settled by Agriculture Insurance Company of India Limited (AIC) after the completion of risk period subject to availability of the data in time.